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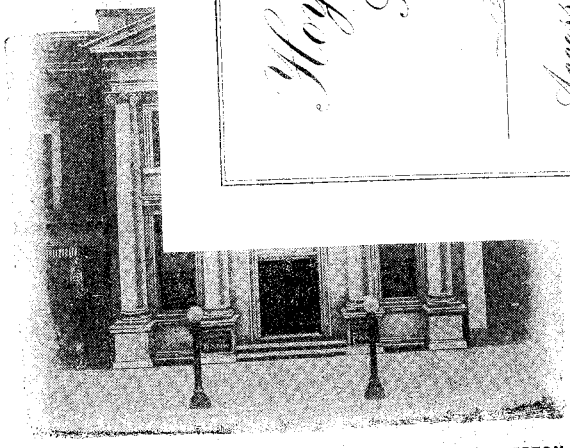

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GERMAN AMERICAN STATE BANK

TWO BANKING OFFICES

No. 418 Genesee Avenue **No. 124 North Hamilton Street**

Capital...$100,000 **Surplus....$50,000**

Business Accounts Solicited.
Three Per Cent. Interest paid on Savings Accounts.
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Drafts issued payable in all parts of the world.
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Have Been Continuously on the Market for Over FORTY YEARS

Think of it—FORTY years of QUALITY

The FLAVOR of vinegar is the dominating power for QUALITY and is what makes good palatable salad dressing and pickled condiments. The Pure Food Law compels all vinegar to contain the requisite strength for pickling, but FLAVOR is QUALITY and makes a satisfied customer.

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"HIGHLAND" Brand Cider and White Pickling
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Painting, Trimming and Repairing
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RUBBER TIRES A SPECIALTY

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Manufacturers of CISTERNS, TANKS, Etc.

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Funeral Designs, Wedding Boquets, and all kinds of

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Saginaw Industry, Orchestra, Michigan Seal, La Favorite, Piccadilly } 5c

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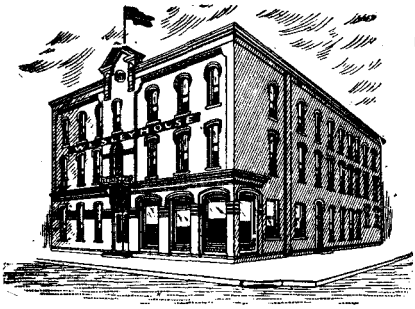

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An Independent Newsy Newspaper

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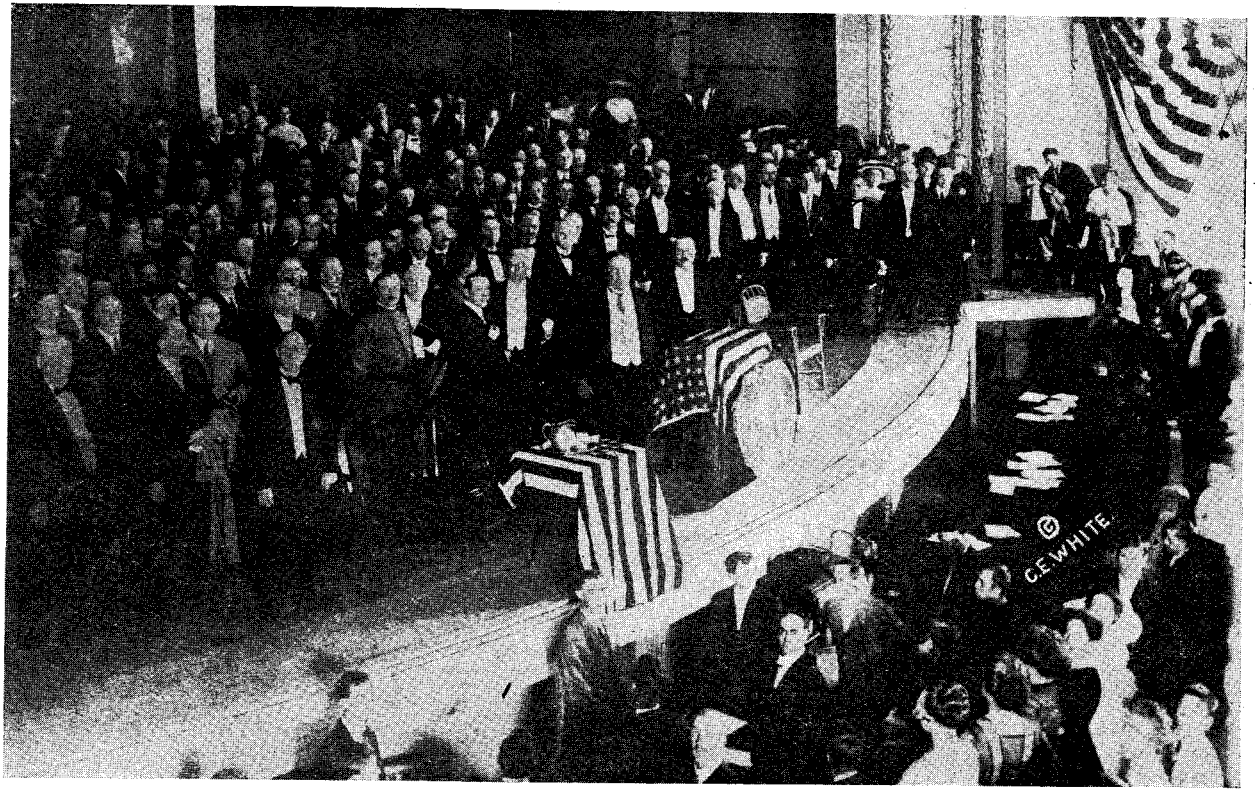
Full Leased Wire of the Associated Press and all the Best News Services

The Saginaw Daily News is circulated in 10,000 homes in Saginaw and as many more in the state

Subscription Price . . $4.15 per Year



President of the United States William H Taft GUEST OF SAGINAW BOARD OF TRADE September 18 1911

J A Cimmerer
President Saginaw Board of Trade

The

Saginaw Courier-Herald

"The Paper That Goes Home"

DAILY - SUNDAY

¶ The Courier-Herald is indispensable to advertisers desiring to reach the thrifty class of the City of Saginaw and the farmers on over 200 rural free delivery routes in Eastern Michigan.

¶ Advertising rates are proportionately the lowest in Michigan.

¶ Guaranteed circulation of 15,000 copies daily.

¶ 12,000 in Saginaw County alone.

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"The Paper That Goes Home"

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8 Cents a Week

Delivered Anywhere in the City of Saginaw

The Saginaw Courier-Herald Co.

114-116 S. Jefferson Ave.

Bell Phone 204 Valley Phone 205

Water Works—Capacity, 26,000,000 Gallons; Daily Average Number of Gallons Pumped, 9,000,000; Miles of Water Mains, 100; Value of Plant, $962,232.

Fire Department—55 Men; 10 Station Houses; 26 Horses; 1 Auto Fire Engine; 2 Engines; 9 Hose Wagons; 2 Hook and Ladder Trucks.

Police Department—60 Men; 1 Matron; 2 Stations.

Public Schools—26 (including one of the finest Manual Training Schools in the United States, costing $250,000); Teachers, 265; Pupils, 7,678; Value of Buildings and Lots, $735,642.07.

Miscellaneous, Parochial and Diocesan Schools—21.

Books in Public Library—32,500.

Banks and Banking Houses—7.

Bank Deposits—$15,520,000.

Theaters and Vaudeville Houses—15.

Hotels—32.

Hospitals—13.

Churches and Missions—56.

Only All-Night Postal Office in State.

One of the finest Auditoriums in the State, a model of perfect equipment, seating 5,000 people and having every convenience including a $25,000 Pipe Organ.

Is the Heart of the Sugar Beet Industry—In this line alone $1,000,000 yearly in freight charges are paid to railroads, thousands of men are employed and the annual pay roll to farmers growing beets in the vicinity aggregates $5,000,000.

Coal—First mined in vicinity in the early 90's, since which time numerous shafts have been sunk in and about the city. Thousands of tons are taken out daily; over 1,500 miners, with a monthly pay roll of $200,000, reside here.

Has Salt Manufacturing Resources which are practically unlimited, and Saginaw Valley Salt has a national reputation.

Transportation—Has exceptional railroad and water facilities and is located on the shortest and most trunk lines between the East and great West and Northwest.

Railroads—Pere Marquette, Michigan Central, Grand Trunk and Detroit & Mackinac.

Electric Lines—Saginaw & Bay City, Saginaw & Flint, with electric connection for Detroit, Toledo and points in Michigan, Ohio and Indiana.

Water Lines—Passenger and Freight Steamers operating on the Saginaw River to Detroit, Buffalo and Duluth.

Express Companies—American, National and United States.

Saginaw has exceptional facilities and advantages as a manufacturing city, with cheap sites, good labor supply, low tax rate, ample fuel supply from local mines, and is a delightful place of residence.

The Saginaw Board of Trade, Mr. Joseph P. Tracy, Secretary, solicits correspondence and is prepared to furnish full information to investors, merchants, manufacturers, workingmen and homeseekers. The Board is in a position to offer desirable sites and other liberal inducements of a substantial nature to legitimate enterprises.

Copies of the Saginaw City Directory are yearly placed by us in the Directory Libraries of the principal cities in the United States and Canada for the free use of all people seeking information relative to Saginaw. It is an indisputable fact that a City Directory which shows a large representation of Banks, Manufacturers, Commercial, Real Estate and other interests in its advertising pages, makes a favorable impression upon those seeking information regarding the city and its business interests.

To the business public for its liberal patronage and to the people at large for the many courtesies extended to our representatives, we wish to express our sincere thanks.

R. L. POLK & CO.

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R. L. POLK & CO.'S

1913

Saginaw Street and Avenue Guide

EXPLANATION—On referring to this Directory, it will be noticed that the names of streets, avenues, etc., follow each other in strictly alphabetical order without regard to location. To all the more important streets and avenues are subjoined the names and numbers of intersecting streets, avenues, etc., in the order in which they cross, so that if you wish to find 310 Lapeer avenue by reference to the guide you will find that Weadock avenue intersects Lapeer avenue at No. 300 and Park avenue at No. 400, hence, the place you seek is between these two numbers and nearest to Weadock avenue.

A (W S), from M C R R, north one block to Maine, along west city limits.

ADAMS (W S), from S Niagara northwest to S Alexander, first southwest of Court.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.
1900 Alexander.

ADELINE (W S), from Salt northwest to S Michigan av, ninth south of Saginaw.
200 King.
300 Niagara.
400 Hamilton.

ALBERT (W S), from Burrows south to Michigan av, second west of city line.

ALEXANDER, NORTH (W S), from Court north to Ames, fourteenth southwest of Michigan av.
200 Hancock.
300 Ames.

ALEXANDER, SOUTH (W S), from Court south to Lyon.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.

ALGER (E S), from M C R R south to Holland av, fifth west of Genesee av.
200 Phelon.
300 Remington.

ALLEGAN (W S), from Maple west, first north of Gratiot av.

ALMIRA (W S), from N Webster northwest to Houghton av, eleventh north of Court.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.

AMES (W S), from Saginaw river northwest to N Alexander, second north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.

German is now a continuation of Ames from here, but it has not been renumbered. See German for intersecting streets.

ANDRE, NORTH (W S), from Court northeast to Clinton, eleventh northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.

ANDRE, SOUTH (W S), from Court southwest to Stephens.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.

ANNESLY (E S), from Genesee av east to Seventeenth, fifth south of Janes av.
200 Fourth.
300 Tenth.
400 Eleventh.
500 Twelfth.
600 Thirteenth.
700 Fourteenth.

ARNOLD (E S), from Williamson east to Jefferson av, second south of Hess av.
200 Elizabeth.

ARTHUR (Buena Vista), from Lapeer av north to Wadsworth av, fourth east of city limits.

ARTHUR (W S), from S Niagara west to Vincent, first south of Merrill Park.

ASH (W S), from Carrollton west to Hermansau.
400 Eddy.
500 Michigan av.
600 Schaefer.

R. L. POLK & CO'S
1913
SAGINAW
DIRECTORY

COMPRISING

AN ALPHABETICALLY ARRANGED LIST OF BUSINESS FIRMS AND PRIVATE CITIZENS—A CLASSIFIED LIST OF ALL TRADES, PROFESSIONS AND PURSUITS—A MISCELLANEOUS DIRECTORY, CITY AND COUNTY OFFICERS, TERMS OF COURT, PUBLIC AND PRIVATE SCHOOLS, BANKS, CHURCHES, INCORPORATED INSTITUTIONS, SECRET AND BENEVOLENT SOCIETIES, STREET AND AVENUE GUIDE, ETC., ETC.,

A MAP OF THE CITY CONTAINING COMPLETE STREET GUIDE.

VOLUME XXX.

Compiled and Published by

R. L. POLK & CO.

"The DIRECTORY IS THE COMMON INTERMEDIARY BETWEEN BUYER AND SELLER."

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SAGINAW, MICHIGAN.

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c

INTRODUCTORY.

The thirtieth edition of R. L. Polk & Co.'s Saginaw City Directory is herewith presented.

POPULATION

In the present issue, not counting firm names, duplicates, etc., there are 26,998 names. Multiplying this by 2½—to allow for the names of women and children not included in the canvass—we have 67,495 as the estimated population or an increase of 2,340 over last year.

This year, as heretofore, the canvass for information contained in the Directory was not confined to the city limits proper but extended to such suburban districts as, to all intents and purposes, are as much a part of the city as if included within the corporate limits.

FACTS ABOUT SAGINAW

Area—12 Square Miles.
Miles of Street—220.
Miles of Paving—68.
Miles of Public Sewers—113.
Miles of Electric Street Railway—30.
Parks and Parkways—16; Acres, 240; Value, $360,300.

18341

ASTOR (E S), from Washington av east to N Second, sixth north of Genesee av.
200 Washington av.
300 Franklin.
400 Jefferson av.
500 Warren av.

ATWATER (E S), from S Water southeast and east to Genesee av, tenth south of Germania av.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Owen.
700 Howard.
800 Brown.
800 Cedar.
900 Sheridan av.
1000 Cornelia.
1100 Warren av.
1200 Ward.
1300 Weadock av.
1400 Park.
1500 Emily.

B (W S), from M.C R R, north one block to Maine, second east of city line.

BAGLEY (E S), from Atwater south to Holland av, fourth west of Genesee av.
100 Atwater.
200 Phelon.
300 Remington.

BANCROFT (Buena Vista), from S Fourteenth east to Seventeenth, first south of Perkins.

BARNARD (W S), from Throop north to city limits, fourteenth west of Michigan av.
100 Houghton av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av.
1000 Deindorfer.

BARTOW (E S), from N Sixth east to Eighth, first south of Sears.
200 Seventh.
300 Eighth.

BATES, NORTH (W S), from Court northwest to Houghton av, tenth northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.

BATES, SOUTH (W S), from Court southwest to Stephens.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.

BAUM, NORTH (E S), from Genesee av north to Fitzhugh, fourth east of Saginaw river.
200 Tuscola.
300 Johnson.

BAUM, SOUTH (E S), from Genesee av south to Holland av.
200 Germania av.
300 Janes av.
400 Hayden.
500 Millard.
600 Thompson.
700 Hoyt av.
800 Emerson.

900 Meredith.
1000 Holden.
1100 McCroskry.
1200 Atwater.

BAY (W S), from Court north to city limits, fourteenth northwest of Michigan av on Court.
200 Stobbe.
300 Cooper av.
400 Schemm.
600 State.

BEECHWOOD AV (E S), from Webber south to Bradley, fifth east of city line.

BENJAMIN (W S), from Houghton av north to Pleasant, sixth west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av.
700 State.
800 Davenport av.
900 Cronk av.

BIRCH, EAST (E S), from S Washington av east to Wilkins, second south of P M R R Belt Line.
200 Yawkey.
300 Lincoln av.

BIRCH, WEST (E S), from S Washington av west to Newton.
100 Washington av.
200 Cary.
300 Harris.
400 Jeffers.

BIRNEY (W S), from S Carolina west to Thurman.

BLACKMORE (W S), from State north to city limits, second west of Bay.

BLISS (W S), from Wells west to Elm, first north of Gratiot av.

BOEHLKE (E S), from Walnut south to S Fifth, first west of S Ninth.

BOND, NORTH (W S), from Court northeast to Houghton av, thence north to Weiss, sixth northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.
1200 Almira.
1300 Houghton av.
1400 Cooper av.
1500 Irving av.
1600 Congress av.
1700 Union av.
1800 W Genesee av.
1900 State.
2000 Davenport av.
2100 Cronk av.
Pleasant.
Reed.

BOND, SOUTH (W S), from Court southwest to Brockway.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.

BRADLEY (E S), from Douglas east to East, fifth south of Hess av, and from Williamson

along south city line to Scottwood av.
200 Russel.
300 Grant.
400 Bundy.
500 Glasby.

BRALEY (W S), from Gratiot av south to Division, sixth west of Michigan av.
200 Vine.
300 Chestnut.
400 Greenwich.

BRANT (W S), from Holmes north to Sylvan, fifth east of Michigan av.

BRECHTELSBAUER (W S), name changed to Shattuckville rd.

BRENNER (W S), from Court north to State, first west of Bay.
200 Schemm.

BREWSTER (W S), from N Niagara northwest to Houghton av, ninth north of Court.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.

BRISTOL (E S), from Saginaw river east to Washington av, and from Good east to S Jefferson av, twelfth south of Genesee av.
200 S Water.
300 Good.
500 Jefferson av.

BRISTOL (W S), from Saginaw river northwest to Houghton av, tenth north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.

BROCKWAY (W S), from Gratiot av at Stephens west to city limits.
200 Bond.
300 Oakley.
400 Mason.
500 Woodbridge.
600 Wells.
700 Wright.
800 Thurman.

BROWN (E S), from Holden south to Euclid, third east of south Jefferson av.
200 McCoskry.
300 Atwater.
400 Phelon.
500 Remington.
600 Holland av.
700 Campbell.
800 Morse.
P M R R Belt Line.
Euclid.

BULLOCK (W S), from Gratiot av south to Division, fifth west of Michigan av.
200 Vine.
300 Chestnut.
400 Greenwich.

BUNDY (E S), from Gilmore south to city lim-

its, first west of S Washington av.
600 Gilmore.
700 Nimons.
800 Youmans.
900 Bradley.

BURNHAM (W S), from Superior west to Albert, between Ring and Wood.

BURROWS (W S), first south of M C R R, from Superior west to Albert.

BURT (E S), from Hoyt av northeast to S Fifth, thence east to S Sixteenth, third south of Janes av on Genesee av.
200 Weadock av.
300 Park.
400 Genesee av.
500 Fourth av.
600 Fifth av.
700 Seventh.
800 Ninth.
900 Tenth.
1000 Eleventh.
1100 Twelfth.
1200 Thirteenth.
1300 Fourteenth.

C (W S), from Maine south one block, between Forest and Wheeler.

CAMBREY (E S), from River east to Thatcher, third south of Webber.
200 Fordney.
300 Newton.
400 Jeffers.
500 Washington av.
600 Thayer.
700 Lincoln av.
800 Wilkins.
900 Van Etten.

CAMPBELL (E S), from S Jefferson av east to Sheridan av, first south of Holland av.
200 Owen.
300 Howard.
400 Brown.
500 Cedar.
600 Spruce.

CARLISLE (E S), from N Washington av east to N Ninth, fifth north of Genesee av.
200 Washington av.
300 Franklin.
400 Jefferson av.
500 Warren av.
600 Park.
700 Second.
800 Third av.
900 Fourth av.
1000 Fifth av.
1100 Sixth.
1200 Seventh.
1300 Eighth.

CAROLINA, NORTH (W S), from Court north to Cleveland, thirteenth northwest from Michigan av.
200 Hancock.
300 Ames.

CAROLINA, SOUTH (W S), from Court south to Jackson.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.

CARROLL (E S), from N Water east to city limits, fourth north of Genesee av.
200 Washington av.
300 Franklin.
400 Jefferson av.
500 Warren av.
600 Weadock av.
700 Second.
800 Third av.
900 Fourth av.
1000 Fifth av.

1100 Sixth.
1200 Seventh.
1300 Eighth.
1400 Ninth.
1500 Tenth.
1600 Eleventh.
1700 Twelfth.
1800 Thirteenth.

CARROLLTON (W S), from Clark north to Weiss, fifth east of Hermansau.
200 Ash.
300 Oak.
400 Ellsworth.

CARY (E S), from Birch north to Rust av, first west of S Washington av.

CASS (W S), from S Niagara northwest to S Alexander, second south of Court.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.

CATHERINE (W S), from N Michigan av west to N Harrison, first south of Houghton av.
500 Michigan av.
600 Fayette.

CEDAR (E S), from Atwater south to Morse, fourth east of S Jefferson av.
200 Phelon.
300 Remington.
400 Holland av.
500 Campbell.
600 Morse.

CENTER (E S), from River east to junction Fordney and S Washington av.
200 River.
300 Douglas.

CHARLES, NORTH (W S), from Court northeast and north to Deindorfer, twelfth northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Cooper av.
800 Congress av.
900 Union av.
1000 W Genesee av.

CHARLES, SOUTH (W S), from Court southwest to Williams.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.

CHERRY (E S), from Hoyt av northeast to S Sixth, thence east to Sixteenth, second south of Janes av on Genesee av.
200 Warren av.
300 Weadock av.
400 Park.
500 Genesee av.
600 Fourth av.
700 Fifth av.
800 Sixth.
900 Seventh.

1000 Ninth.
1100 Tenth.
1200 Eleventh.
1300 Twelfth.
1400 Thirteenth.
1500 Fourteenth.

CHESTNUT (W S), from Bullock west to Lynn, second south of Gratiot av.
200 Braley.
300 Sweet.
400 Little.
500 Moore.
600 Elm.
700 Jay.

CLARK (W S), from Carrollton west to P M R R, third north of State.
300 Carrollton.
400 Eddy.
500 Michigan av.
600 Schaefer.
700 Hermansau.
800 Hanchett.
900 Stark.
1000 Stone.

CLEVELAND (W S), from Saginaw river northwest to N Carolina, third north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.

CLINTON (W S), from Saginaw river northwest to State, sixth north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Houghton av.
1800 Cooper.

COLLINGWOOD AV (E S), from Webber south to Bradley, second east of city line.

CONGRESS AV (W S), from Saginaw river west to N Charles, third north of Houghton av.
400 M C R R.
500 Michigan av.
600 Fayette.
700 Hill.
800 Hanchett.
900 Stark.
1000 Stone.
1100 Benjamin.
1200 Bond.
1300 Oakley.
1400 Durand.
1500 Lewis.
1600 Woodbridge.
1700 Shackleton.
1800 Barnard.
1900 Andre.

COOPER AV (W S), from Michigan av west to Court, second north of Houghton av.
500 Mackinaw.

600 Fayette.
700 Hanchett.
800 Stark.
900 Stone.
1000 Benjamin.
1100 Bond.
1200 Oakley.
1300 Durand.
1400 Lewis.
1500 Woodbridge.
1600 Shackleton.
1700 Mershon.
1800 Barnard.
1900 Andre.
2000 Charles.
2100 Madison.
2200 German.
2300 Bay.
2400 Brenner.

CORNELIA (Buena Vista), from N Fourteenth east to Nineteenth.

CORNELIA (E S), from Martha south across Holland av, first east of Sheridan av.
200 McCoskry.
300 Atwater.
400 Phelon.
500 Remington.
600 Holland.

COURT (E S), from Saginaw river southeast to S Washington av.

COURT (W S), from Saginaw river northwest to State.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.
1900 Bay.
2000 Brenner.

CRAPO (E S), from M C R R south to Holland av, third west of Genesee av.
200 Phelon.
300 Remington.

CREEN (E S), from city line east to Seventeenth, first north of Holland av.

CRONK AV (W S), from Saginaw river west to P M R R, second north of State.
200 P M R R.
300 Carrollton.
500 Michigan av.
600 Fayette.
700 Hill.
800 Hanchett.
900 Stark.
1000 Stone.
Benjamin.
Bond.
Oakley.
Durand.

CURTIS (E S), name changed to Jeffers.

DAVENPORT AV (W S), from Saginaw river west to P M R R, first north of State.
200 P M R R.
300 Carrollton.
500 Michigan av.
600 Fayette.
700 Hill.
800 Hanchett.
900 Stark.
1000 Stone.
Benjamin.
Bond.
Oakley.
Durand.

DEARBORN (W S), from Salt northwest to S Granger, fourteenth south of Court.
200 King.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.

DEINDORFER (W S), from Barnard west to Madison, first south of city line.
200 Charles.

DIVISION (W S), from Bullock west to Maple, fourth south of Gratiot av.
200 Braley.
300 Sweet.
400 Little.
500 Moore.
600 Elm.
700 Maple.

DOUGLAS (E S), from Rellis south to city limits, third east of Saginaw river.
200 Center.
300 Wisner.
400 Hess av.
500 Ortman.
600 Gilmore.
700 Nimons.
800 Youmans.
900 Bradley.
1000 Lane.

DUPONT (E S), from Webber north two blocks, fourth east of S Washington av.
200 Siegel.

DURAND (W S), from Houghton av north to Pleasant, ninth west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av
700 State.
800 Davenport av.
900 Cronk av.

DWIGHT (E S), from N Sixth east to Eighth, fifth north of P M R R.

EAST (E S), from S Washington av south to city limits, eighth east of Saginaw river.
200 Youmans.
300 Bradley.

EDDY (W S), from Clark north across Weiss, first east of Michigan av.
200 Ash.
300 Oak.

EIGHTH (E S), from Wadsworth av north to Lawrence, tenth east of N Washington av.
500 Carroll.
600 Carlisle.
P M R R.
900 Sears.
1000 Kirk.
1100 Norman.
1200 Dwight.
1300 Farwell.
1400 Myrtle.

ELEVENTH, NORTH (E S), from Lapeer av north to P M R R, sixteenth east of Water.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Wadsworth av.
600 Carroll.

ELEVENTH, SOUTH (E S), from Lapeer av south to Hartsuff.
200 Germania av.
300 Janes av.

400 Cherry.
500 Burt.
600 Walnut.
700 Perkins.
800 Annesly.

ELINOR AV (W S), from Niagara west to N Harrison, first south of Catherine.
400 M C R R.
500 Michigan av.
600 Fayette.

ELIZABETH (E S), from Webber south to Williamson, first west of S Jefferson av.
300 Hiland.
400 Lamson.
500 Morris.
600 Randolph.
700 Gallagher.
800 Wisner.
900 Hess av.
1000 Thurber.
1100 Arnold.

ELM (W S), from Bliss south to M C R R, first east of Maple.
100 Gratiot av.
200 Vine.
300 Chestnut.
400 Greenwich.
500 Division.
600 Marquette.
700 Vermont.
800 Maine.

ELMIRA (E S), from N Tenth east, along north city line.

ELMWOOD AV (E S), from Morris south to Bradley, sixth east of city line.

ELSWORTH (W S), from Carrollton west to Eddy, first north of Park.
300 Pine.

EMERICK (W S), from Superior west to Albert, second north of Ring.

EMERSON (E S), from Saginaw river southeast to S Park, seventh south of Genesee av.
100 Water.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Owen.
700 Howard.
800 Sheridan av.
900 Warren av.
1000 Weadock av.

EMILY (E S), from Hoyt av south to Holland av, first west of Genesee av.
200 Merrill.
300 Mott.
400 Gage.
500 Atwater.
600 Phelon.
700 Remington.

ERIE (E S), from Williamson east to Scottwood av, second south of Hess av.

EUCLID (E S), from S Jefferson av east to Sheridan av, first south of P M R R Belt Line.

FARWELL (E S), from First northeast to N Fifth, thence east to city limits.
200 Norman.
300 Third av.
400 Fourth av.

FAYETTE, NORTH (W S), from Court northeast to Clark, first northwest from Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.

500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.
1200 Elinor av.
1300 Catherine.
1400 Houghton av.
1500 Cooper av.
1600 Irving av.
1700 Congress av.
1800 Union av.
1900 W Genesee av.
2000 State.
2100 Davenport av.
2200 Cronk av.

FAYETTE, SOUTH (W S), from Court south to Vermont, and from Toothpick Alley to Sherman.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.
1000 Waller.
1100 Saginaw.
1200 Lee.
1300 Wayne.
1400 Perry.
1500 Dearborn.
1600 Fraser.
2300 Sherman.

FENTON (E S), from Holland av north to Phelon, second west of Genesee av.
200 Remington.

FIFTEENTH (E S), from Janes av south to Walnut, twentieth east of Water.

FIFTH AV, NORTH (E S), from Lapeer av north to Washington av, eleventh east of Water.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.
600 Carlisle.
700 Sears.
800 Kirk.
900 Norman.
1000 Farwell.
1100 Washington av.

FIFTH AV, SOUTH (E S), from Lapeer av southeast to Walnut.
200 Germania av.
300 Janes av.
400 Thompson.
500 Cherry.
600 Burt.

FIRST AV (E S), from Kirk at Farwell northwest to Saginaw river, thence northeast to city limits.
200 Washington av.

FIRST (Mershon Station), between Weiss and P M R R and Carrollton rd.

FITZHUGH (E S), from N Water east of city limits, third north of Genesee av.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Warren av.
700 Weadock av.
800 Second.
900 Third av.
1000 Fourth av.
1100 Fifth av.
1200 Sixth.
1400 Ninth.
1500 Tenth.

1600 Eleventh.
1700 Twelfth.

FLORENCE (W S), from Salt west to S Michigan av.
200 King.
300 Niagara.
400 Hamilton.

FORDNEY (E S), from Mackinaw street bridge southwest to S Washington av.
200 P M R R Belt Line.
300 Webber.
400 Ketcham.
500 Linton.
600 Cambrey.
700 Williamson.
800 Rellis.

FOREST (W S), from Division south to M C R R, third west of Maple.
600 Marquette.
700 Vermont.
800 Maine.

FOURTEENTH, NORTH (E S), from Lapeer av north to P M R R, nineteenth east of Water.
300 Johnson.
500 Wadsworth av.

FOURTEENTH, SOUTH (E S), from Lapeer av south to Hartsuff.
200 Janes av.
300 Cherry.
400 Burt.
500 Walnut.
600 Perkins.
700 Annesly.

FOURTH AV, NORTH (E S), from Lapeer av north to First, tenth east of Water.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.
600 Carlisle.
700 Sears.
800 Kirk.
900 Norman.
1000 Farwell.
1100 Washington av.

FOURTH AV, SOUTH (E S), from Lapeer av south to Janes av, thence southeast to Holland av.
200 Germania av.
300 Janes av.
400 Thompson.
500 Cherry.
600 Burt.
700 Walnut.
900 Perkins.
1000 Annesly.
1100 Hartsuff.
1200 Whittier.

FOX, see Glasby.

FRANKLIN, NORTH (E S), from Genesee av north to Potter, third east of Saginaw river.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.
600 Carlisle.
700 Astor.

FRANKLIN, SOUTH (E S), from Genesee av south to Holland av.
200 Germania av.
300 Janes av.
400 Hayden.
500 Millard.
600 Thompson.
700 Hoyt av.
800 Emerson.
900 Meredith.
1000 Holden.
1100 McCoskry.
1200 Atwater.

FRASER (W S), from Salt northwest to Moore, fifth south of Saginaw.

200 King.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.

FREEDOM (Buena Vista), from Lapeer av south to Janes av, second east of city limits.

FULLER (Buena Vista), from N Fourteenth east to Nineteenth, north of city limits.

FULTON (E S), from Bagley east to Genesee av, third south of Holland av.

GAGE (E S), from S Weadock av east to Genesee av, first north of Atwater.
200 Park.
300 Emily.

GALLAGHER (E S), from S Washington av east to Jefferson av, seventh south of Webber.
200 Martindale.
300 Thayer.
400 Provencher.
500 Wilkins.
600 Van Etten.
700 Thatcher.
800 Julius.
900 Marion.
1000 Elizabeth.

GENESEE AV (E S), from Saginaw river at Genesee av bridge, east to Jefferson av, thence southeast to city limits.
100 Water.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Warren av.
700 Weadock av.
800 Park.
900 Millard.
1000 Thompson.
1100 Cherry.
1200 Burt.
1300 Walnut.
1400 Hoyt av.
1436 Perkins.
1450 Mott.
1529 Gage.
1600 Annesly.
1700 Atwater.
1800 Hartsuff.
1900 Whittier.
2000 Holland av.
2100 P M R R Belt Line.

GENESEE AV, WEST (W S), from Saginaw river at Genesee av bridge west to Charles, first south of State.
500 N Michigan av.
600 Fayette.
700 Hill.
800 Hanchett.
900 Stark.
1000 Stone.
1100 Benjamin.
1200 Bond.
1300 Oakley.
1400 Durand.
1500 Lewis.
1600 Woodbridge.
1700 Shackleton.
1800 Mershon.
1900 Barnard.
2000 Andre.

GERMAN (W S), now a continuation of Ames, from Alexander to State.
200 Stobbe.
300 Cooper av.

GERMANIA AV (E S), from Water east to S Eleventh, first south of Genesee av.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Warren av.
700 Weadock av.
800 Park.
900 Second.
1000 Third av.
1100 Fourth av.
1200 Fifth av.
1300 Sixth.
1400 Seventh.
1500 Ninth.
1600 Tenth.

GILBERT (W S), from Salt west to Maple and from Grout west across Vincent.

GILMORE (E S), from Douglas east to Glasby, second south of Hess av.
200 Douglas.
300 Russel.
400 Grant.
500 Bundy.
600 Washington av.

GLASBY (E S), first east of Martindale, from Hess av south to Gilmore, thence from Nimons to Bradley, first west of East.
200 Ortman.
300 Nimons.
400 Youmans.

GLENWOOD AV (E S), from Arnold south to Bradley, between Oakwood and Parkwood avs.

GOOD (E S), from Holland av opposite Brady Hill Cemetery, north across Bristol.

GRAHAM (W S), from Mackinaw opposite Thurman, north.

GRANGER, NORTH (W S), from Court north to N Harrison, fourth northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.
1200 Almira.

GRANGER, SOUTH (W S), from Court south to Bullock, fourth northwest of Michigan av.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.
1000 Waller.

GRANT (E S), from Ortman south to Bradley, second east of Douglas.
200 Gilmore.
300 Nimons.
400 Youmans.
500 Bradley.

GRATIOT AV (W S), from junction of S Michigan av and Mackinaw west to city limits, fourth south of Court on Michigan av.
600 Lyon.
700 Jackson.
800 Williams.

900 Granger.
1000 Bullock.
1100 Braley.
1200 Sweet.
1300 Little.
1400 Moore.
1500 Elm.
1600 Jay.
1700 Lynn.
1900 Wheeler.
2000 Superior.

GREEN (W S), from Maple west to Wheeler and from Superior west to Albert, first north of Ring.

GREENWICH (W S), from Bullock west to city limits third south of Gratiot av.
200 Braley.
300 Sweet.
400 Little.
500 Moore.
600 Elm.
700 Maple.
800 Lynn.
900 Grout.
1000 Forest.
1200 Wheeler.
1300 Superior.

GROUT (W S), from Division south to M C R R, second west of Maple.
600 Marquette.
700 Vermont.
800 Maine.

HAMILTON, NORTH (W S), from Court northeast to Bristol, first southeast of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.

HAMILTON, SOUTH (W S), from Court southwest to Florence.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.
1000 Waller.
1100 Saginaw.
1200 Lee.
1300 Wayne.
1400 Perry.
1500 Dearborn.
1600 Fraser.
1700 Vermont.
1800 McGregor.
1900 Stewart.
2000 Adeline.

HANCHETT (W S), from Houghton av north to Clark, third west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av.
700 State.
800 Davenport av.
900 Cronk av.

HANCOCK (W S), from Saginaw river northwest to Bay, first north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.

1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.
1900 Alexander.

HAROLD (E S), from Bagley east to Genesee av, first south of Rust av.

HARRIS (E S), from Webber north to Rust av, second west of S Washington av.
200 Birch.

HARRISON, NORTH (W S), from Court northeast to Houghton av, second northwest of Michigan av
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.
1200 Elinor av.
1300 Catherine.

HARRISON, SOUTH (W S), from Court southwest to Vermont.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.
1000 Waller.
1100 Saginaw.
1200 Lee.
1300 Wayne.
1400 Perry.
1500 Dearborn.
1600 Fraser.

HARRISON (Carrollton), from Madison north, third west of Saginaw River.

HARTSUFF (E S), from Genesee av east to city line, second north of Holland av.
200 Fourth av.
300 Eleventh.
400 Twelfth.
500 Thirteenth.
600 Fourteenth.

HAYDEN (E S), from S Water east to S Warren av, third south to Genesee av.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.

HAZELWOOD AV (E S) from Webber south to Bradley, between Linwood and Maplewood avs.

HELENA (Buena Vista), from Lapeer av north to Wadsworth, third east of city limits.

HERMANSAU (W S), from Clark north to city limits, second west of Michigan av.
200 Pleasant.
300 Reed.
400 Oak.
600 Weiss.

HESS AV (E S), from River east to G T Ry, tenth south of Webber.
200 Douglas.
300 Russel.

400 Washington av.
500 Martindale.
600 Glasby.
700 Thayer.
800 Lincoln av.
900 Wilkins.
1000 Van Etten.
1100 Thatcher.
1200 Julius.
1300 Marion.
1400 Elizabeth.

HIGH (E S), from Holland av opposite Brady Hill Cemetery north, first west of S. Jefferson av.
200 Bristol.

HILAND (E S), from Thatcher east to Beechwood av, second south of Webber.
200 Julius.
300 Marion.
400 Elizabeth.

HILL (W S), from Congress av north to Clark, second west of Michigan av.
500 Union av.
600 W. Genesee av.
700 State.
800 Davenport av.
900 Cronk av.

HOLDEN (E S), from S Water southeast to Sheridan av, ninth south of Genesee av.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Owen.
700 Howard.
800 Brown.

HOLLAND AV (E S), from S Water southeast to Cedar, thence east to Seventeenth, thirteenth south of Genesee av on Washington av.
200 Washington av.
300 Franklin.
400 Good.
500 High.
600 Jefferson av.
700 Owen.
800 Howard.
.900 Brown.
1000 Cedar.
1022 Spruce.
1100 Sheridan av.
1200 Cornelia.
1300 Warren av.
1400 S Park av.
1500 Alger.
1600 Bagley.
1700 Crapo.
1800 Fenton.
1900 Emily.
2000 Genesee av.

HOLLAND COURT (E S), from Brown to Cedar, between Remington and Holland av.

HOLMES (W S), from Brandt west to Michigan, first north of Stanley.

HOSMER (Buena Vista), from S. Fourteenth east to Seventeenth, third south of Perkins.

HOUGHTON AV (W S), from Saginaw river west to N Charles, fifth south of Genesee av.
500 Michigan av.
600 Fayette.
700 Hanchett.
800 Stone.
900 Benjamin.
1000 Bond.
1100 Oakley.
1200 Durand.
1300 Lewis.
1400 Woodbridge.
1500 Shackleton.
1600 Mershon.
1800 Barnard.
1900 Clinton.

HOWARD (E S), from Hoyt av south to G T Ry tracks, second east of S Jefferson av.
200 Emerson.
300 Meredith.
400 Holden.
500 McCoskry.
600 Atwater.
700 Phelon.
800 Remington.
900 Holland av.
1000 Campbell.
1100 Morse.

HOYT AV (E S), from Saginaw river southeast to Genesee av, fifth south of Germania av.
100 Water.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Owen.
700 Howard.
800 Sheridan av.
900 Warren av.
1000 Weadock av.
1100 Park and Walnut.
1200 Emily.

HUBER AV (W S) (Private Street), from S Michigan av west one block, bet McGregor and Stewart.

HURON (Buena Vista), from S Fourteenth east to Seventeenth, third north of Holland av.

HURON (E S), from Williamson east to Scottwood av, first north of south city line.

INGLEHART (E S), from Bradley north two blocks, and from Center north to Rellis, first east of Saginaw river.

IRVING AV (W S), from N Hamilton west to Barnard, second north of Houghton av.
500 Michigan av.
600 Fayette.
700 Hanchett.
800 Stark.
900 Stone.
1000 Benjamin.
1100 Bond.
1200 Oakley.
1300 Durand.
1400 Lewis.
1500 Woodbridge.
1600 Shackleton.
1700 Mershon.

JACKSON (W S), from Saginaw river northwest to S Carolina, sixth south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.

JACKSON (Carrollton), from Madison northeast and north, first west of Saginaw River.

JANES AV (E S), from Saginaw river east to S Sixteenth, first south of Germania av.
100 Water.
200 Washington av.
300 Franklin.
400 Baum.

500 Jefferson av.
600 Warren av.
700 Weadock av.
800 Park.
900 Genesee av.
1000 Third av.
1100 Fourth av .
1200 Fifth av.
1300 Sixth.
1400 Seventh.
1500 Ninth.
1600 Tenth.
1700 Eleventh.
1800 Twelfth.
1900 Thirteenth.
2000 Fourteenth.

JAY (W S), from Gratiot av south to Chestnut, first east of Maple.
200 Vine.

JEFFERS (E S), from Sidney south to Williamson, third west of S Washington av.
100 Webber.
200 Ketcham.
300 Linton.
400 Cambrey.

JEFFERSON AV, NORTH (E S), from Genesee av north to Potter, third east of Washington av on Genesee av.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.
600 Carlisle.
700 Astor.

JEFFERSON AV, SOUTH (E S), from Genesee av south to Williamson.
200 Germania av.
300 Janes av.
400 Hayden.
500 Millard.
600 Thompson.
700 Hoyt av.
800 Emerson.
900 Meredith.
1000 Holden.
1100 McCoskry.
1200 Atwater.
1300 Phelon.
1400 Remington.
1500 Holland av.
1600 Campbell.
1700 Morse.
1800 Euclid.
1900 Rust av.
2100 Webber.

JOHNSON (E S), from Saginaw river east to Arthur, second north of Genesee av.
100 Water.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Warren av.
700 Weadock av.
800 Second.
900 Third av.
1000 Fourth av.
1100 Fifth av.
1200 Sixth.
1300 Seventh.
1400 Ninth.
1500 Tenth.
1600 Eleventh.
1700 Twelfth.
1800 Thirteenth.
1900 Fourteenth.

JONES (Buena Vista), from Lapeer av north to Johnson, first east of city limits.

JORDAN (W S), from Maple west to Wheeler, second south of M C R R.

JOSLIN (W S), from M C R R west to Albert, first north of Michigan av.

JULIUS (E S), from Webber south to Williamson, third west of S Jefferson av.
200 Ketchum.
300 Hiland.
400 Cambrey.
500 Morris.
600 Randolph.
700 Gallagher.
800 Wisner.
900 Hess av.

KENDRICK (W S), from Superior west to Albert, fourth south of M C R R.

KETCHAM (E S), from Saginaw river east to S Jefferson av, first south of Webber.
200 Fordney.
300 Newton.
400 Jeffers.
500 Washington av.
600 Lincoln av.
700 Wilkins.
800 Van Etten.
900 Thatcher.
1000 Julius.
1100 Marion.
1200 Elizabeth.

KIMBALL (Buena Vista) from P M R R north to N Washington av, second east of city limits.

KING (W S), from Perry southwest to Holmes, third east of S Michigan av.
200 Perry.
300 Dearborn.
400 Fraser.
500 Vermont.
600 McGregor.

KIRK (E S), from First east to Eighth, second north of P M R R.
200 Second.
300 Third av.
400 Fourth av.
500 Fifth av.
600 Sixth.
700 Seventh.

LAMSON (E S), from Thatcher east to S Jefferson av, third south of Webber.

LANE (E S), from Saginaw river east to Douglas, first south of Water Works.

LAPEER AV (E S), from Genesee av at Jefferson av east to Arthur.
200 Warren av.
300 Weadock av.
400 Park.
500 Second.
600 Third av.
700 Fourth av.
800 Fifth av.
900 Sixth.
1000 Seventh.
1100 Ninth.
1200 Tenth.
1300 Eleventh.
1400 Twelfth.
1500 Thirteenth.
1600 Fourteenth.

LAWRENCE (E S), from junction of N Tenth and N Washington av, east to city line.

LEDYARD (Buena Vista), from S Fourteenth east to Seventeenth, fourth north of Holland av

LEE (W S), from Saginaw river northwest to Bullock, eleventh south of Court.
200 King.
300 M C R R.
400 Hamilton.

500 Michigan av.
600 Fayette.
700 Harrison.

LEWIS (W S), from Houghton av north to State, tenth west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W. Genesee av.

LIBERTY (Buena Vista), from Lapeer av south to Janes av, first east of city limits.

LINCOLN AV (E S), from Rust av south to Forest Lawn Cemetery, second east of S Washington av.
200 Birch.
300 Webber.
400 Ketcham.
500 Cambrey.
600 Morris.
700 Randolph.
800 Gallagher.
900 Wisner.
1000 Hess av.
1100 Ortman.

LINTON (E S), from Saginaw river east to S Washington av, second south of Webber.
200 Fordney.
300 Newton.
400 Jeffers.

LITTLE (W S), from Gratiot av south to Division, first east of Moore.
200 Vine.
300 Chestnut.
400 Greenwich.

LOEFFLER (W S), name changed to Madison.

LOWELL AV (E S), from Arnold south to Williamson, between Macauley and Robinwood av.

LYNN (W S), from Gratiot av south to M C R R, first west of Maple.
400 Greenwich.
500 Division.
600 Marquette.
700 Vermont.
800 Maine.

LYNNWOOD AV (E S), from Webber south to Bradley, fourth east of city limits.

LYON (W S), from Saginaw river northwest across S Carolina, fifth south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.

McCOSKRY (E S), from S Water southeast to Sheridan av, thence east to S Weadock av, tenth south of Genesee av.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Owen.
700 Howard.
800 Brown.

900 Sheridan av.
1000 Cornelia.
1100 Warren av.
1200 Ward.

McEWEN (W S), from State north to city limits, first west of Bay.

McGREGOR (W S), from Salt northwest to S Michigan av, seventeenth south of Court.
280 King.
300 Niagara.
400 Hamilton.

MACAULEY (E S), from Hess av south to Williamson, first east of S Jefferson av.

MACKINAW (E S), name changed to Fordney.

MACKINAW (W S), from Saginaw river northwest to city line, fourth south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.
1900 Alexander.

MADISON (Carrollton), from railroad tracks west to Hermansau, second north of Weiss.

MADISON (W S), from Saginaw river northwest to State, fourth north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Favette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Monroe.
1834 Cooper av.

MAINE (W S), from Division southwest across Vermont, thence west to city limits, seventh south of Gratiot av.

MALZAHN (W S), from Mackinaw south, first west of Thurman.

MAPLE (W S), from Gratiot av south to Arthur, third west of Moore.
200 Vine.
300 Chestnut.
400 Greenwich.
500 Division.
600 Marquette.
700 Vermont.
800 Maine.
900 M C R R.
1000 Green.
1100 Jordan.
1200 Ring.

MAPLEWOOD AV (E S), from Webber south to Bradley, first east of city line.

MARION (E S), from Webber south to Williamson, second west of S Jefferson av.

200 Ketcham.
300 Hiland.
400 Cambrey.
500 Morris.
600 Randolph.
700 Gallagher.
800 Wisner.
900 Hess av.
1000 Thurber.

MARQUETTE (W S), from Moore west to city line, fifth south of Gratiot av.
156 Elm.
300 Maple.
400 Lynn.
500 Grout.
600 Forest.

MARTHA (E S), from Sheridan av east to S Weadock av, third south of Hoyt av on Sheridan av.
300 Warren av.
400 Ward.

MARTINDALE (E S), from Morris south to Ortman, first east of S Washington av.
200 Randolph.
300 Gallagher.
400 Wisner.
500 Hess av.

MARY (W S), from W Genesee av north across Davenport av, first west of Saginaw river.

MASON, NORTH (W S), from Court northeast to Houghton av, eighth northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.

MASON, SOUTH (W S), from Court south to Brockway.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.

MEREDITH (E S), from S Water east to Sheridan av, eighth south of Genesee av on Water.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Owen.
700 Howard.

MERRILL (E S), from S Weadock av east to Emily, second south of Hoyt av.
200 Park.

MERSHON (W S), from Houghton av north to State, thirteenth west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av.

MICHIGAN AV, NORTH (W S), from Court north beyond city line and across Shattuckville Rd. third west of Saginaw river.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.

700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.
1300 Elinor av.
1400 Catherine.
1500 Houghton av.
1600 Cooper av.
1700 Irving av.
1800 Congress av.
1900 Union av.
2000 W. Genesee av.
2100 State.
2200 Davenport av.
2300 Cronk av.
2400 Clark.
2500 Ash.
2600 Oak.
2700 Weiss.

MICHIGAN AV, SOUTH (W S), from Court southwest to Holmes, thence west across city line to Albert.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.
1000 Waller.
1100 Saginaw.
1200 Lee.
1300 Wayne.
1400 Perry.
1500 Dearborn.
1600 Fraser.
1700 Vermont.
1800 McGregor.
1900 Stewart.
2000 Adeline.
2100 Florence.
2300 Sherman.

MILLARD (E S), from S Water east to Sheridan av, thence northeast to Genesee av, fourth south of Genesee av on Water.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Warren av.
700 Weadock av.
800 Park.

MILLER (W S), from Niagara northwest to Houghton av, eighth north of Court.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.

MONROE (W S), from Saginaw river northwest to Madison, fifth north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.

MONROE (Carrollton), from Madison north, second west of Saginaw River.

MOORE (W S), from Greenwich south to Vermont, first east of Elm.

MORRIS (E S), from S Washington av east across city line to Elmwood, fifth south of Webber.
200 Thayer.
300 Lincoln av.
400 Wilkins.
500 Van Etten.
600 Thatcher.
700 Julius.
800 Marion.

MORSE (E S), from S Jefferson av eastward, second south of Holland av.
200 Owen.
300 Howard.
400 Brown.
500 Cedar.
600 Spruce.

MOTT (E S), from S Weadock av east to Genesee av, third south of Hoyt av on Weadock av.
200 Park.
300 Emily.

MUNSON (Buena Vista), from Norman north, third east of city limits.

MYRTLE (E S), from N Sixth east to Eighth, first south of N Washington av.

NEWTON (E S), from Sidney south to Williamson, second west of Washington av.
100 Webber.
200 Ketchum.
300 Linton.
400 Cambrey.

NIAGARA, NORTH (W S), from Court north to Houghton av, second east of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.

NIAGARA, SOUTH (W S), from Court southwest to Holmes, thence south to Arthur.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.
1000 Waller.
1100 Saginaw.
1200 Lee.
1300 Wayne.
1400 Perry.
1500 Dearborn.
1600 Fraser.
1700 Vermont.
1800 McGregor.
1900 Stewart.
2000 Adeline.
2100 Florence.

NIMONS (E S), from River east to S. Washington av, third south of Hess av.
200 Douglas.
300 Russel.
400 Grant.
500 Bundy.

NINETEENTH (Buena Vista), from Norman north, fifth east of city limits.

NINTH, NORTH (E S), from Lapeer av north to N Washington av, fourteenth east of Water.

200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Wadsworth av.
600 Carroll.
700 Carlisle.
800 Bartow.
1100 Norman.
1300 Farwell.

NINTH, SOUTH (E S), from Lapeer av south to Perkins.
100 Lapeer av.
200 Germania av.
300 Janes av.
400 Cherry.
500 Burt.
600 Walnut.

NORMAN (E S), from N Second east to Nineteenth third north of P M R R.
200 Third av.
300 Fourth av.
400 Fifth av.
500 Sixth.
600 Seventh.
700 Eighth.
800 Ninth.
900 Tenth.
1000 Twelfth.

OAK (W S), from Carrollton west to Hermansau, fifth north of State.
300 Pine.
400 Eddy.
500 Michigan av.
600 Schaefer.

OAKLEY, NORTH (W S), from Court northeast to Houghton av, thence north to Weiss, seventh northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.
1200 Almira.
1300 Houghton av.
1400 Cooper av.
1500 Irving av.
1600 Congress av.
1700 Union av.
1800 W Genesee av.
1900 State.
2000 Davenport av.
2100 Cronk av.
Pleasant.
Reed.

OAKLEY, SOUTH (W S), from Court southeast to Brockway.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.

OAKWOOD AV (E·S), from Arnold south to Bradley, first east of city line.

ORTMAN (E S), from River east to Thatcher, first south of Hess av.
200 Douglas.
300 Russel.
400 Grant.
500 Washington av.
600 Glasby.
800 Thayer.
900 Lincoln av.
1000 Wilkins.
1100 Van Etten.

OTTAWA (W S), from Maple west, second north of Gratiot av.

OWEN (E S), from Millard south to Euclid, first east of S Jefferson av.
200 Thompson.
300 Hoyt av.
400 Emerson.
500 Meredith.
600 Holden.
700 McCoskry.
800 Atwater.
900 Phelon.
1000 Remington.
1100 Holland av.
1200 Campbell.
1300 Morse.

PARK, NORTH (E S), from Lapeer av north to Johnson, third east of Jefferson av.
200 Tuscola.

PARK AV, SOUTH (E S), from Lapeer av south to Holland av.
100 Lapeer av.
200 Germania av.
300 Janes av.
400 Millard.
500 Thompson.
600 Cherry.
700 Burt.
800 Hoyt av.
900 Emerson.
1000 Merrill.
1100 Mott.
1200 Gage.
—— Atwater.
—— Hartsuff.
—— Phelon.
—— Remington.
—— Holland av.

PARKWOOD AV (E S), from Webber south to Bradley, third west of city line.

PERKINS (E S), from Genesee av east to Seventeenth, fifth south of Janes av.
100 Fourth av.
200 Ninth.
300 Tenth.
400 Eleventh.
500 Twelfth.
600 Thirteenth.
700 Fourteenth.

PERRY (W S), from Queen northwest to Division, thirteenth south of Court.
200 King.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.

PHELON (E S), from S Jefferson av east to Ward, and from Warner east to Genesee av, first south of Atwater.
200 Owen.
300 Howard.
400 Brown.
500 Cedar.
600 Sheridan av.
700 Cornelia.
800 Warren av.
900 Ward.
1000 Warner.
1100 S Park.
1200 Alger.
1300 Bagley.
1400 Crapo.
1430 Fenton.
1500 Emily.

PINE (W S), from Ash north to city limits, second west of Saginaw river.
300 Oak.
400 Elsworth.

PLEASANT (W S), from Hermansau west to P M R R, fourth north of State.

PORTER, NORTH (W S), from Court northeast to Almira, fifth northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.

PORTER, SOUTH (W S), from Court southwest to Gratiot av.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.

POST (W S), from Gratiot av north, first west of Maple.

POTTER (E S), from N Washington av, east to N Third, seventh north of Genesee av.
200 Washington av.
300 Franklin.
400 Jefferson av.
500 Warren av.
600 Second.

PRESCOTT (E S), from Webber south to Williamson, fourth west of city line.

PROVENCHER (E S), name changed to Lincoln av.

QUEEN (W S), from junction of Perry and Salt, south.

RANDOLPH (E S), from S Washington av east to S Jefferson av, sixth south of Webber.
200 Martindale.
300 Thayer.
400 Lincoln av.
500 Wilkins.
600 Van Etten.
700 Thatcher.
800 Julius.
900 Marion.
1000 Elizabeth.

RAY (E S), from Ruckle south to Webber, first east of Genesee av.

REED (W S), from Hermansau west to P M R R, first south of city line.

RELLIS (E S), from G T Ry west to Mackinaw, first south of Williamson.

REMINGTON (E S), from S Jefferson av east to Genesee av, first north of Holland av.
200 Owen.
300 Howard.
400 Brown.
500 Cedar.
600 Sheridan av.
700 Cornelia.
800 Warren av.
900 Ward.
1100 S Park.
1200 Alger.
1300 Bagley.
1400 Crapo.
1500 Fenton.
1600 Emily.

RING (W S), from Maple west to Albert, fifth south of M C R R.

RIVER (E S), from Webber south to Bradley, second east of Saginaw river.
200 Ketcham.
300 Linton.
400 Cambrey.

500 Williamson.
600 Rellis.
700 Center.
800 Wisner.
900 Hess av.
1000 Ortman.
1100 Gilmore.
1200 Nimons.
1300 Youmans.

ROBERTS (E S), from Bagley east to Genesee av, second south of Holland av.

ROBINWOOD AV (E S), from Weber south to Williamson, fifth west of city line.

RUBY (W S), from S Michigan av northwest to Maple.

RUCKLE (E S), from Bagley east to Genesee av, first south of Holland av.

RUSSEL (E S), from Hess av south to city limits, fourth east of Saginaw river.
200 Ortman.
300 Gilmore.
400 Nimons.
500 Youmans.
700 Bradley.

RUST AV (E S), from Newton east to city line, second north of Webber.
200 Curtis.
300 Harris.
400 Cary.
500 Washington av.
600 Yawkey.
700 Lincoln av.
800 Wilkins.
Jefferson av.

RUST (W S), name changed to Stobbe.

SAGINAW (W S), from Saginaw river northwest to Bullock, tenth south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.

SALT (W S), from Queen southwest to Holmes, thence south to Gilbert, fourth east of Michigan av.
100 Dearborn.
200 Fraser.
300 Vermont.
400 McGregor.
500 Stewart.
600 Adeline.
700 Florence.

SANFORD (E S), from N Tenth east to N Fourteenth, first north of Norman.

SCHAEFER (W S), from Clark north to Shattuckville rd, first west of Michigan av.

SCHEMM (W S), from Bay east to Brenner, third north of Court on Bay.

SCOTTWOOD AV (E S), from Arnold south to Bradley, seventh east of city line.

SEARS (E S), from N Third av east to Eighth, first north of P M R R.
200 Fourth av.
300 Fifth av.
400 Sixth.
500 Seventh.

SECOND AV, NORTH (E S), from Lapeer av north to N Washington av, eighth east of Water.
200 Tuscola.
300 Johnson.

400 Fitzhugh.
500 Carroll.
600 Carlisle.
700 Astor.
——P M R R.
800 Kirk.
900 Farwell.
1000 Washington av.

SECOND AV SOUTH (E S), from Lapeer av south to Genesee av.
200 Germania av.

SEVENTEENTH (Buena Vista), from Holland av north to Perkins, second east of city line.

SEVENTH, NORTH (E S), from Lapeer av north to Norman, thirteenth east of Water.
200 Tuscola.
300 Johnson.
500 Wadsworth av.
600 Carroll.
700 Carlisle.
800 Bartow.
900 Sears.
1000 Kirk.
1038 Norman.

SEVENTH, SOUTH (E S), from Lapeer av south to Burt.
200 Germania av.
300 Janes av.
400 Cherry.

SHACKLETON (W S), from Houghton av north to State, tenth west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av.

SHATTUCKVILLE RD (Carrollton), from Carrollton west to Hermansau rd, 1 mile n of city limits.

SHAW AV (E S), from Webber south to Hess av, seventh east of Sheridan.

SHERIDAN AV (E S), from Millard south to Webber, first east of S Jefferson av.
200 Thompson.
300 Hoyt av.
400 Emerson.
500 Meredith.
600 Holden.
700 McCoskry.
800 Atwater.
900 Phelon.
1000 Remington.
1100 Holland av.
1200 Campbell.
1300 Morse.
1400 Euclid.

SHERMAN (W S), from Michigan av northwest to Maple.

SIDNEY, EAST (E S), name changed to Rust av.

SIDNEY, WEST (E S), from S Washington av west to Newton.
200 Cary.
300 Harris.
400 Curtis.

SIEGEL (E S), from Wilkins east two blocks, first north of Webber.
200 Dupont.

SIMONEAU (E S), from Howard southeast to S Weadock av, second south of Hoyt av.
200 Sheridan av.
300 Warren av.

SIXTEENTH, NORTH (Buena Vista) from Norman north, second east of city line.

SIXTEENTH, SOUTH (Buena Vista), from Janes av south to Holland av, second east of city line.

SIXTH, NORTH (E S), from Lapeer av north to Washington av, twelfth east of Water.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Wadsworth av.
600 Carroll.
700 Carlisle.
800 Bartow.
900 Sears.
1000 Kirk.
1100 Norman.
1200 Dwight.
1300 Farwell.
1400 Myrtle.

SIXTH, SOUTH (E S), from Lapeer av south to Cherry.
200 Germania av.
300 Janes av.

SPRUCE (E S), from Holland av south to P M R R, fifth east of S Jefferson av.
100 Holland av.
200 Campbell.
300 Morse.

STANLEY (W S), from Salt east to Vincent, first south of Holmes.

STARK (W S), from Cooper av north to Clark, fourth west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av.
700 State.
800 Davenport av.
900 Cronk av.

STARK (Buena Vista), from Fuller north to Cornelia, between N 14th and Kimball.

STATE (W S), from P M R R west to city limits, sixth north of Houghton av.
500 Michigan av.
600 Fayette.
700 Hill.
800 Hanchett.
900 Stark.
1000 Stone.
1100 Benjamin.
1200 Bond.
1300 Oakley.
1400 Durand.
1500 Lewis.
1600 Woodbridge.
1700 Shackleton.
1800 Mershon.
1900 Barnard.
2000 Charles (Emma).
2100 Madison.
2200 Ames (German).
2300 Bay.
2400 McEwen.
2500 Brenner.
2600 Blackmore.
2800 Court.
2900 Mackinaw.

STEPHENS (W S), from Saginaw river northwest to S Andre, eighth south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.

STEWART (W S), from Salt west to S Michigan av, first northwest of Adeline.
200 King.
300 Niagara.
400 Hamilton.

STOBBE (W S), from Ames west to Bay, first south of Cooper av.

STONE (W S), from Houghton av north to Clark, fifth west of Michigan av.
200 Cooper av.
300 Irving av.
400 Congress av.
500 Union av.
600 W Genesee av.
700 State.
800 Davenport av.
900 Cronk av.

STORCH (W S), from Mackinaw northwest, fourteenth west of S Fayette.

SUPERIOR (W S), from Gratiot av south to Arthur, first east of city limits.

SWEET (W S), from Gratiot av south to Division,first west of Braley
200 Vine.
300 Chestnut.
400 Greenwich.

SYLVAN (W S), from S Michigan av southeast along P M R R Belt Line.

SYRACUSE (E S), from N Tenth east to N Fourteenth, third north of Norman.

TENTH, NORTH (E S), from Lapeer av north to Elmira, fifteenth east of Washington av.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Wadsworth av.
—— P M R R.
1000 Norman.
1100 Sanford.
1200 Farwell.
1300 Syracuse.
1400 Lawrence.

TENTH, SOUTH (E S), from Lapeer av south to Annesly.
200 Germania av.
300 Janes av.
400 Cherry.
500 Burt.
600 Walnut.
700 Perkins.

THATCHER (E S), from Webber south to junction of Hess av and Williamson, fourth west of S Jefferson av.
200 Ketcham.
300 Hiland.
400 Cambrey.
500 Morris.
600 Randolph.
700 Gallagher.
800 Wisner.

THAYER (E S), from Cambrey south to Ortman, second east of S Washington av.
200 Morris.
300 Williamson.
400 Gallalgher.
500 Hess av.
600 Ortman.

THIRD AV, NORTH (E S), from Lapeer av north to N Washington av, ninth east of Water.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.
600 Carlisle.

700 Sears.
800 Kirk.
900 Norman.
1000 Farwell.

THIRD AV, SOUTH (E S), from Lapeer av south to Janes av.
200 Germania av.

THIRTEENTH, NORTH (E S), from Lapeer av north to P M R R, eighteenth east of Water.
300 Johnson.
400 Fitzhugh.
500 Wadsworth av.
600 Carroll.

THIRTEENTH, SOUTH (E S), from Lapeer av south to Whittier.
300 Janes av.
400 Cherry.
500 Burt.
600 Walnut.
700 Perkins.
800 Annesly.
900 Hartsuff.

THOMPSON (E S), from Saginaw river southeast to Sheridan av, thence northeast to S Fifth, fifth south of Genesee av on Water.
100 Water.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Owen.
700 Sheridan av.
900 Weadock av.
1000 Park.
1100 Genesee av.
1200 Fourth av.

THROOP (W S), from Saginaw river northwest to Barnard, seventh north of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.

THURBER (E S), from Williamson east to S Jefferson av, first south of Hess av.
200 Marion.
300 Elizabeth.

THURMAN (W S), from Mackinaw south to Brockway, first west of Wright.

TILDEN, NORTH (E S), name changed to North Water.

TILDEN, SOUTH (E S), name changed to South Water.

TOOTHPICK ALLEY (W S), from S Michigan av, at No 2161, northwest to Maple.

TREMONT, from Brockway south to Gratiot av, first west of Sweet.

TUSCOLA (E S), from N Water east to P M R R, first north of Genesee av.
200 Washington av.
300 Franklin.
400 Baum.
500 Jefferson av.
600 Warren av.
700 Weadock av.
800 Park.
900 Second.
1000 Third av.
1100 Fourth av.
1200 Fifth av.

1300 Sixth.
1400 Seventh.
1500 Ninth.
1600 Tenth.

TWELFTH, NORTH (E S), from Lapeer av north to Elmira, seventeenth east of Water.
300 Johnson.
400 Fitzhugh.
500 Wadsworth av.
600 Carroll.

TWELFTH, SOUTH (E S), from Lapeer av south to Whittier.
300 Janes av.
400 Cherry.
500 Burt.
600 Walnut.
700 Perkins.
800 Annesly.
900 Hartsuff.

UNION AV (W S), from N Michigan av west to Charles, fourth north of Houghton av.
600 Fayette.
700 Hill.
800 Hanchett.
900 Stark.
1000 Stone.
1100 Benjamin.
1200 Bond.
1300 Oakley.
1400 Durand.
1500 Lewis.
1600 Woodbridge.
1700 Shackelton.
1800 Mershon.

VAN BUREN (W S), from S Niagara northwest to S Alexander, third south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.
1800 Carolina.
1900 Alexander.

VAN ETTEN (E S), from Webber south to Hess av, fifth west of S Jefferson av.
200 Ketcham.
300 Cambrey.
400 Morris.
500 Randolph.
600 Gallagher.
700 Wisner.

VERMONT (W S), from Salt northwest to city limits, sixteenth south of Court.
200 King.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Moore.
1000 Elm.
1100 Maple.
1200 Lynn.
1300 Grout.
1400 Forest.

VINCENT (W S), from Burrows south to Arthur, first west of west city line.

VINE (W S), from Bullock west to Maple, first south of Gratiot av.
200 Braley.
300 Sweet.
400 Little.
500 Moore.
700 Jay.

WADSWORTH AV (E S), from N Sixth east to Arthur, fourth north of Lapeer av.
200 Seventh.
300 Eighth and Ninth.
400 Tenth.
500 Eleventh.
600 Twelfth.
700 Thirteenth.
800 Fourteenth.

WALLER (W S), from Saginaw river northwest to Bullock, ninth south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.

WALNUT (E S), from Hoyt av northeast to S Fourth av, and east to S Sixteenth, fourth south of Janes av on Genesee av
200 Genesee av.
300 Fourth av.
400 Seventh.
500 Ninth.
600 Tenth.
700 Eleventh.
800 Twelfth.
900 Thirteenth.
1000 Fourteenth.

WARD (E S), from Martha south to Morse, third east of Sheridan av.
200 McCoskry.
300 Atwater.
400 Phelon.
500 Remington.

WARNER (E S), from M C R R south to Holland av, seventh west of Genesee av.
200 Phelon.
300 Remington.

WARREN AV, NORTH E S), from Lapeer av north to Potter, first east of Jefferson av.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.
600 Carlisle.
700 Astor.

WARREN AV, SOUTH (E S), from Lapeer av south to Webber.
200 Germania av.
300 Janes av.
400 Hayden.
500 Millard.
600 Thompson.
700 Cherry.
800 Hoyt av.
900 Emerson.
1000 Simoneau.
1100 Martha.
1200 McCoskry.
1300 Atwater.
1400 Phelon.
1500 Remington.
1600 Holland av.
1700 Morse.

WASHINGTON AV, NORTH (E S), from Genesee av north to city limits, second east of Saginaw river.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.
600 Carlisle.
700 Astor.
738 Potter.
800 First.
900 Second.
1000 Third av.
1100 Fourth av.
1200 Fifth av.
1300 Sixth.
1400 Eighth.
1500 Ninth.

1600 Tenth.
1700 Eleventh.
1800 Twelfth.
1900 Thirteenth.
2000 Fourteenth.

WASHINGTON AV, SOUTH (E S), from Genesee av south to city limits.
200 Germania av.
300 Janes av.
400 Hayden.
500 Millard.
600 Thompson.
700 Hoyt av.
800 Emerson.
900 Meredith.
1000 Holden.
1100 McCoskry.
1200 Atwater.
1300 Bristol.
1400 Holland av.
1800 Rust av.
1900 Birch.
2000 Webber.
2100 Ketcham.
2200 Linton.
2300 Cambrey.
2400 Williamson.
2500 Morris.
2600 Randolph.
2700 Gallagher.
2800 Wisner.
2900 Hess av.
3000 Ortman.
3100 Gilmore.
3200 Nimons.

WATER, NORTH (E S), from Genesee av north to Carlisle, first east of Saginaw river.
100 Genesee av.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.

WATER, SOUTH (E S), from Genesee av south to Holland av, first east of Saginaw river.
100 Genesee av.
200 Germania av.
300 Janes av.
400 Hayden.
500 Millard.
600 Thompson.
700 Hoyt av.
800 Emerson.
900 Meredith.
1000 Meredith.
1100 McCoskry.
1200 Atwater.
1300 Bristol.

WATROUSVILLE PLANK ROAD (E S), the continuation of Wadsworth av east.

WAYNE (W S), from S Niagara northwest to Division.
200 King.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.

WEADOCK AV, NORTH (E S), from Lapeer av north to Carlisle, second east of Jefferson av.
100 Lapeer av.
200 Tuscola.
300 Johnson.
400 Fitzhugh.
500 Carroll.

WEADOCK AV, SOUTH (E S), from Lapeer av south to Atwater, and from Holland av south one block.
200 Germania av.
300 Janes av.
400 Millard.
500 Thompson.
600 Cherry.
700 Burt.
800 Hoyt av.

900 Emerson.
1000 Simoneau, Martha and Merrilll.
1100 Mott.
1200 McCoskry and Gage.

WEBBER (Buena Vista), from P M R R north, first east of city limits.

WEBBER (E S), from Saginaw river east to city limits, third south of P M R R Belt Line.
200 Fordney.
300 Newton.
400 Curtis.
500 Washington av.
700 Lincoln av.
800 Wilkins.
900 Van Etten.
1000 Thatcher.
1100 Julius.
1200 Marion.
1300 Elizabeth.
1400 Jefferson av.
—— Sheridan av.
—— Warren av.
—— Genesee av.

WEBSTER, NORTH (W S), from Court north to Elmira, third west of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.
1100 Bristol.

WEBSTER, SOUTH (W S), from Court southwest to Moore.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.
1000 Waller.
1100 Saginaw.
1200 Lee.
1300 Wayne.
1400 Perry.
1500 Dearborn.
1600 Fraser.
1700 Vermont.

WEISS (W S), from Carrollton west to Bond, along north city line.
300 Pine.
400 Eddy.
500 Michigan av.
600 Schaefer.
700 Hermansau.

WELLS (W S), from Brockway south to Gratiot av, first west of Tremont.
.200 Bliss.

WEST GENESEE AV (W S), see Genesee av West.

WHEELER (W S), from Gratiot av south to Arthur, first east of Superior.

WHITTIER (E S), from Genesee av east to Seventeenth, first north of Holland av on Genesee av.
200 Fourth av.
400 Twelfth.
500 Thirteenth.

WICKES (E S), from Lane south to city limits, first east of Saginaw river.

WILKINS (E S), from Rust av south to Hess av, third east of S Washington av.
200 Birch.
300 Webber.
400 Ketcham.
500 Cambrey.
600 Morris.
700 Randolph.
800 Gallagher.
900 Wisner.

WILLIAMS (W S), from Saginaw river northwest to S Charles, seventh south of Court.
300 Niagara.
400 Hamilton.
500 Michigan av.
600 Fayette.
700 Harrison.
800 Webster.
900 Granger.
1000 Porter.
1100 Bond.
1200 Oakley.
1300 Mason.
1400 Woodbridge.
1500 Bates.
1600 Andre.
1700 Charles.

WILLIAMSON (E S), from Saginaw river east to S Washington av, thence southeast to city limits.
100 River.
200 Fordney.
300 Newton.
400 Jeffers.
500 Washington av.
600 Morris.
700 Thayer.
800 Lincoln av.
900 Wilkins.
1000 Van Etten.
1100 Thatcher.
1200 Julius.
1300 Marion.
1400 Elizabeth.
1500 Jefferson av.

WINTER (W S), from Shattuckville rd north, 2d west of Carrollton.

WIPPLINGER LANE (W S), from Hermansau west to Barnard, first south of Reed.

WISNER (E S), from River east to S Jefferson av, first north of Hess av
200 Douglas.
300 Mackinaw.
400 Martindale.
500 Lincoln av.
600 Wilkins.
700 Van Etten.
800 Thatcher.
900 Julius.
1000 Marion.
1100 Elizabeth.

WOLCOTT (E S), from Ruckle south to Webber, second east of Genesee.

WOLF (E S), from S Fifth near junction with Walnut, north one block.

WOOD (W S), from Superior west to Albert.

WOODBRIDGE, NORTH (W S), from Court northeast to Houghton av, thence north to State, ninth northwest of Michigan av.
200 Hancock.
300 Ames.
400 Cleveland.
500 Madison.
600 Monroe.
700 Clinton.
800 Throop.
900 Miller.
1000 Brewster.

1100 Houghton av.
1200 Cooper av.
1300 Irving av.
1400 Congress av.
1500 Union av.
1600 W Genesee av.

WOODBRIDGE, SOUTH (W S), from Court southwest to Brockway.
200 Adams.
300 Cass.
400 Van Buren.
500 Mackinaw.
600 Lyon.
700 Jackson.
800 Williams.
900 Stephens.

WRIGHT (W S), from Mackinaw south to Birney, first west of P M R R.

YAWKEY (E S), from Rust av south to Webber, first east of S Washington av.
200 Birch.

YOUMANS (E S), from River east to East, fourth south of Hess av.
200 Douglas.
300 Russel.
400 Grant.
500 Bundy.
600 Glasby.

TO FIND A NAME YOU MUST KNOW HOW TO SPELL IT

WARD BOUNDARIES.

First Ward—All that part of the city east of the center line of Saginaw river lying north of a line commencing at a point at the center of said river where crossed by the Pere Marquette Railroad bridge; thence following the center of the main railroad track upon said bridge easterly to the center of Washington avenue; thence south on Washington avenue to the center of Potter street; thence easterly along the center line of Potter street to the center line of Third street; thence south on the center line of Third street to the center line of Carroll street; thence east on Carroll street to the center line of Eighth street; thence north on Eighth street to the south line of the right of way of property of the Pere Marquette Railroad Company; thence easterly on the south line of said right of way and property of said Pere Marquette Railroad Company to the east city line, shall constitute the First ward.

Second Ward—All that part of the city lying east of the center line of Saginaw river south of the First ward, west of the center line of Third street and north of the center line of Johnson street extended to the middle of Saginaw river, shall constitute the Second Ward.

Third Ward—All that portion of the city east of the center line of Saginaw river, and lying between the center lines of Johnson street, Third street and Janes avenue extended to the middle of Saginaw river, shall constitute the Third ward.

Fourth Ward—All that portion of the city south of the First ward lying between the center lines of Third street, Sixth and Eighth streets, and Janes avenue, shall constitute the Fourth ward.

Fifth Ward—All that part of the city south of the First ward lying between the center lines of Eighth and Ninth streets and Janes avenue, and the east line, shall constitute the Fifth ward.

Sixth Ward—All that portion of the city east of Genesee avenue lying between the center lines of Janes avenue and Walnut street, shall constitute the Sixth ward.

Seventh Ward—All that portion of the city lying west of the center line of Genesee avenue, east of the center of Saginaw river, and between the center lines of Janes avenue and Hoyt avenue extended to the center line of Saginaw river, shall constitute the Seventh ward.

Eighth Ward—All that part of the city east of the center line of Saginaw river, south of the center line of Hoyt avenue, west of the center line of Sheridan avenue and north of the line drawn by commencing at the center of the Pere Marquette belt line track, where the same crosses Sheridan avenue, and running thence west and southwesterly along the center of said belt line track to the intersection of the line with the center line of Washington avenue; thence northerly on Washington avenue to the center line of Court street; thence westerly on Court street to the center of Saginaw river, shall constitute the Eighth ward.

Ninth Ward—All that part of the city lying east of the center line of Sheridan avenue, south of the center line of Hoyt avenue, and west of a line commencing at the center of Hoyt avenue at the intersection of Emily street; thence following the center line of said Emily street southerly to the center of the main track of the Michigan Central Railroad; thence west on said railroad line to the intersection of the center line of Bagley street extended; thence south on the center line of Bagley street to the center line of Holland avenue; thence east on the center line of Holland avenue to the intersection of the quarter line of section thirty; thence south on said quarter line to the city line, shall constitute the Ninth ward.

Tenth Ward—All that part of the city lying east of the Seventh ward and Ninth ward, and south of the Sixth ward, shall constitute the Tenth ward.

Eleventh Ward—All that part of the city lying east of the center of Saginaw river, south of the Eighth ward, west of the center line of Sheridan avenue, and north of the center line of Gallagher street and the center line of Center street extended to the middle of the Saginaw river, and east of a line drawn on Mackinaw street and Washington avenue, between the intersection of Center and Gallagher streets, shall constitute the Eleventh ward.

Twelfth Ward—All that part of the city lying east of the center line of Saginaw river and south of the Eleventh ward, shall constitue the Twelfth ward.

Thirteenth Ward—All that part of the city lying west of the center line of the Saginaw river, north of the center line of State street, west of the Pere Marquette Railroad track between the eastern terminus of State street and Davenport avenue, north of Davenport avenue, between said Pere Marquette Railroad track and the center of Saginaw river, shall constitute the Thirteenth ward.

Fourteenth Ward—All that portion of the city lying north and west of the center of Saginaw river, south of the Thirteenth ward, east of the center line of Woodbridge street, and north and east of the center line of Brewster street extended to the middle line of Saginaw river, shall constitute the Fourteenth ward.

Fifteenth Ward—All that part of the city lying north and west of the Saginaw river, east of the center line of Woodbridge street and between the center lines of Brewster and Madison streets extended to the center of Saginaw river, shall constitute the Fifteenth ward.

Sixteenth Ward—All that part of the city lying north and west of Saginaw river, east of the center line of Woodbridge street, and between the center lines of Madison and Adams streets extended to the center of the Saginaw river, shall constitute the Sixteenth ward.

Seventeenth Ward—All that portion of the city lying north and west of the center line of Saginaw river, east of the center line of Woodbridge street and between the center lines of Adams and Jackson streets extended to the center of the Saginaw river, shall constitute the Seventeenth ward.

Eighteenth Ward—All that portion of the city lying within a boundary commencing at a point where the center line of Jackson street extended crosses the center line of Saginaw river; thence northwesterly along the said extended line of Jackson street to the center of Woodbridge street; thence southwesterly along the center line of Woodbridge street to the center line of Brockway street; thence northwesterly along the center line of Brockway street to the

west city line; thence south on said city line to the center of Greenwich street; thence east along the center line of Greenwich street to the center line of Bullock street; thence south along the center of Bullock street to the center line of Lee street; thence southeasterly along the center line of Lee street extended to a point where it intersects with the south section line of section twenty-six; thence east along the section line to the center line of Saginaw river; thence to the place of beginning, shall constitute the Eighteenth ward.

Nineteenth Ward—All that part of the city lying south of the Eighteenth ward and west of the center line of Saginaw river, shall constitute the Nineteenth ward.

Twentieth Ward—All that part of the city lying south of State street, west of Woodbridge street and north of Brockway street, shall constitute the Twentieth ward.

POLK'S

Medical Register of North Am.,	$10.00
Dental Register, U. S. & Canada,	10.00
Real Estate Register, U.S. & Canada,	10.00
Lumber Directory of United States,	10.00
Flour Mill and Grain Directory, U. S.,	7.00
Iron & Steel, Coal & Coke Blue Book,	7.50

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CHICAGO. BALTIMORE. DETROIT.

R. L. POLK & CO.'S

1913

Saginaw Directory.

MISCELLANEOUS INFORMATION.

CITY GOVERNMENT.

Offices City Hall, s w cor Washington av and Bristol.
Mayor—Hon Albert W Tausend.
Clerk—Wm H Barton.
Deputy City Clerk—John A Manwell.
Controller—George C Warren.
Deputy Controller—Carl A Werner.
Attorney—A Elwood Snow.
Assessor—Charles Spindler.
Treasurer—Wm F Jahnke.
Deputy Treasurer—Hugo Reese.
City Physician—F W Edelmann, M D.
City Electrician—Wm Phoenix.
City Engineer—Herman Eymer.
Assistant City Engineer—Frank D Galarno.
Health Officer—W J O'Reilly, M D.
Superintendent of Public Works—John J Weale.
Director of Poor—Jacob Tausend.
Inspector of Plumbing and Drainage—Robert C Lempke.
Inspector of Meat and Milk—John Zehnder.
Chief of Police—Patrick Kain.
Chief of Fire Department—George W Wallis.
Clerk of Municipal Courts—John Daily.
Justice of the Peace—Arthur Clements.
Poundmaster, South Side—Adam Grabowski.
Poundmaster, East Side—Henry L Meyer.

Poundmaster, West Side—Henry Hauck.
Harbormaster—David Nasby.
Janitor of City Hall—John Walhier.
Engineer of City Hall—Charles Nagle.
Messenger—Thomas W O'Neil.
Watchman—Wm. Frederick.

COMMON COUNCIL.

Meets every Monday evening at 7:30 o'clock in the City Hall, s w cor Washington av and Bristol. Committee meetings Friday evenings.
Mayor—Albert W Tausend.
President—H J P Graebner.
Clerk—Wm H Barton.
Deputy Clerk—John A Manwell.

ALDERMEN.

First Ward—Herbert S Gay.
Second Ward—Albert E. Braun.
Third Ward—Walter J Cantwell.
Fourth Ward—Rudolph Asbeck Jr.
Fifth Ward—Wm H Ferris.
Sixth Ward—John Henry.
Seventh Ward—Joseph Seemann.
Eighth Ward—Herman W Zahnow.
Ninth Ward—Frederick R Strutz.
Tenth Ward—Sebastian Nothelfer.
Eleventh Ward—John O'Neill.
Twelfth Ward—George Phoenix.
Thirteenth Ward—Herbert A. Otto.
Fourteenth Ward—George Johnson.
Fifteenth Ward—Henry L Schuch.
Sixteenth Ward—Henry J P Graebner.
Seventeenth Ward—John Stenglein.
Eighteenth Ward—Thomas D Madden.
Ninteenth Ward—Frank Ardern.
Twentieth Ward—Frederick C Trier.

STANDING COMMITTEES.

Finance and Auditing—Stenglein, Zahnow, Gay.

Ordinances, Taxes and Damage Claims—Seemann, Madden, Ardern.

Fire Department—O'Neill, Graebner, Johnson.

Public Grounds and Buildings, Poor and Liquor Bonds—Trier, Strutz, Braun.

Pavements and Sewers—Asbeck, Nothhelfer, Schuch, Henry, Ferris.

Streets—Phoenix, Cantwell, Otto.

CITY SUPERVISORS.

First Ward, Terrence Kelley; Second Ward, John Stingel; Third Ward, James A Connery; Fourth Ward, Robert W Schoen; Fifth Ward, George Sonsmith; Sixth Ward, Richard P Buchanan; Seventh Ward, Archibald Robertson; Eighth Ward, James S Cornwell; Ninth Ward, W H Roberts; Tenth Ward, Chauncey R Reynolds; Eleventh Ward, Charles M Austin; Twelfth Ward, Charles D Bluem; Thirteenth Ward, John S Breiter; Fourteenth Ward, Robert G Mooney; Fifteenth Ward, Fred J Kreutzfeldt; Sixteenth Ward, John H Frederick; Seventeenth Ward, Adam Sharp; Eighteenth Ward, Charles F Nelson; Nineteenth Ward, Herman J Miller; Twentieth Ward, Henry J Remer.

BOARD OF ESTIMATES.

Board of Estimates meets in the City Hall first Monday in May and on call of President. Members: John H Qualmann, Dr S C J Ostrom, Wm E McCorkle, Fred J Buckhout, H S Penoyer; Clerk, Wm H Barton; Deputy Clerk, John A Manwell.

BOARD OF HEALTH.

Meets in City Hall first Monday of each month at 10 a m. Members: Enos C Kinsman, M D, Martin W Tanner, Thos L Ryan, M D, Theodore F Westervelt, Edward Deisler; Clerk, Wm H Barton; Health Officer, George L Alger, M D.

BOARD OF REVIEW.

Meets in City Assessor's Office, City Hall, last Monday in April of each year and remains in session to the second Monday in May. Members: Harvey A Penny, Peter Herrig, chairman; Wm C Furstenberg, John Kelly, Robert H Rice.

BOARD OF PARK AND CEMETERY COMMISSIONERS.

Meets on first Tuesday of each month and on call of the President in City Hall.. James G Macpherson, President; Wm H Barton, Clerk; Walter J Lamson, Lewis C Slade, Ora R Fowler, John A Cimmerer.

BOARD OF PUBLIC WORKS.

Meets every Thursday, 7:30 p m, in City Hall. Otto F Richter, President. Members: Charles H Bird, Jacob Stingel, Daniel F La Bar, Charles E Lown,

Albert W Tausend, ex-officio, a member of the Board. Officers: Clerk, Wm H Barton; Deputy Clerk, John A Manwell; City Engineer, Herman Eymer; Supt of Public Works, John J Weale; Attorney, A Elwood Snow.

BOARD OF WATER COMMISSIONERS.

Meets on first and third Fridays of each month in City Hall. Members: Edwin P Stone, President; Dr Thomas M Williamson, David Stewart, Edwin P Stone, Louis Smith, Asa W Field; Clerk, Wm H Barton.

POLICE DEPARTMENT.

Board of Police Commissioners meets first Wednesday of each month at 7:30 o'clock at Central Station, 312-314 Germania av.

Members.

President—Edgar D Church.
Albert W Tausend, Michael D Ryan, John Popp.
Clerk—Wm H Barton.
Deputy Clerk—John A Manwell.
Attorney—A Elwood Snow.
Surgeon—F W Edelman.

Officers of the Force.

Chief of Police—Patrick Kain.
Captains—James P Walsh, First Precinct; Zachariah Baskin, Second Precinct.
Lieutenants—Parker Owen, Timothy H McCoy, First Precinct; Levi S Shook, Second Precinct.
Sergeants—Wm H Kurtz, H H Jordan, Wm Doyle, Elmer E Bishop, Wm Brackrogge, Levi Levan, First Precinct; Eleazer Baskin, Frank W Abele, Fred H Genske, Second Precinct.
Clerk—John A Pinkerton.
Matron—Mrs E R Bell.

Members of the Force.

Patrolmen (First Precinct)—Alexander Kennedy, Frederick C Beck, Thomas F Foley, Adolph Fertaw, Andrew Gaffney, Henry Pautlitz, John Kearney, Michael Earley, Theodore Schwartz, John W Miller, John Pautlitz, John Rosbach, Wm S Waack, Archibald B Orms, Joseph J Barnes, Joseph E Hoffman, Edwin J Allen, Philander S MacGregory, Roderick McDonald, Charles Moye. Drivers of Patrol Wagon—James Hopcroft, Frederick J Packard.

Patrolmen (Second Precinct)—August F Giessel, Edward O'Hagan, Thomas W Wilson, Oliver T Mosier, Wm H Reins, Louis J Kenning, Charles Baumgartner, Albert H Wilber, John Hayman, Fred C Remer, Ernest F Krumheuer, Edward C Grams, Floyd S Norton, Julius C Strutz. Chauffeurs of Patrol Wagon—Charles F Krause, Frederick C Louden.

FIRE DEPARTMENT, EAST SIDE.

Headquarters s w cor Baum and Germania av.
Chief—George W Wallis.
Captain No 1—Ephraim J McNally.
Captain No 2—Wm Feehley.
Captain No 3—Hilton E McNally.
Captain No 6—Angus McLeod.
Captain No 7—Wm Brockless.
Captain No 8—David Schafer.
Captain Truck No 1—John L Kreuzberger.

The East Side Department consists of six hose stations, one truck station, one auto fire engine, six hose apparatus, one truck, 13,000 feet of hose, 65 fire alarm signal stations, 17 horses and 29 men.

No 1 Fire Station, n e cor Kirk and Fourth av.
No 2 Fire Station, s w cor Sixth and Fitzhugh.
No 3 Fire Department Headquarters, s w cor Baum and Germania av.
No 6 Fire Station, w s Washington av bet Atwater and Bristol.
No 7 Fire Station, n s Perkins first east of Genesee av.
No 8 Fire Station, s s Center first west of Fordney av.
Truck No 1, s w cor Baum and Germania av.

All are provided with telephone connection and fire alarm telegraph.

FIRE ALARM BOXES.

No. of Box.		Ward.
8	Cor North Franklin and Johnson	2
9	" North Jefferson av and Potter	2
11	" Sixth and Sears	1
12	" North Washington and Fourth avs	1
13	" Eighth and Farwell	1
14	" North Washington av and Carlisle	2
15	" North Third and Carroll	4
16	" North Ninth and Wadsworth	5
17	" North Eleventh and Johnson	5
19	" Wadsworth av and Fourteenth	3
21	" Washington and Genesee avs	3

No. of Box.		Ward.
22	" Genesee and Jefferson avs	3
23	" Tuscola and North Warren av	3
24	" Lapeer av and Sixth	4
25	" Genesee and Janes avs	4
26	" Janes av and South Twelfth	5
27	" South Ninth and Cherry	6
28	" South Eleventh and Walnut	6
29	" Thirteenth and Annesly	6
31	" South Washington av and Hayden	7
32	" South Jefferson and Hoyt avs	7
34	" South Washington av and Emerson	8
35	" Genesee av and Burt	7
36	" Martha and Sheridan av	9
37	" South Warren av and Cherry	7
38	" Atwater and Weadock av	9
39	" South Warren and Holland avs	9
41	" South Jefferson av and Atwater	8
42	" Owen and Holland av	8
43	" Euclid and South Jefferson av	8
45	" Genesee and Holland avs	10
46	Near Saginaw Brewing Co, S Washington av	8
47	Brooks Mnfg Co, Rust av	11
51	Cor Webber and Lincoln av	11
52	" Linton and Jeffers	11
53	" Gallagher and Lincoln av	12
54	" Hess av and Douglas	12
56	" South Washington av and Ortman	12
57	" Youmans and Bundy	12
58	" Randolph and Marion	11
59	" Hess av and Prescott	12
61	" Youmans and Douglas	12
211	Marquette Motor Works, Sixth and Washington av	1
212	Morley Bros, N Washington av	3
213	Jeffers Theatre, S Washington av	3
214	Cor Weadock and Genesee avs	3
215	" N Jefferson av and Carroll	2
216	" Lapeer and Third avs	4
218	" South Sixth and Janes av	4
312	Booth & Boyd's Planing Mill	8
314	Academy of Music, S Washington av	3
412	Germain's Planing Mill, Holland av	6
413	Strable Mnfg Co, Holland av	9

School Boxes—East Side.

81 Potter School, Norman and Sixth.
82 Crary School, Warren av and Carroll.
83 Germania School, Tuscola and Fourth av.

84 Houghton School, Johnson nr Eleventh.
85 Jones School, Cherry nr Eleventh.
86 Central School, Second nr Germania av.
87 High School, Warren av nr Millard.
89 Hoyt School, Jefferson av and Emerson.
811 Emerson School, Emily and Mott.
812 Sweet School, Lincoln and Webber.
813 Washington School, S Washington av and Randolph.
814 Salina School, cor Glasby and Gilmore.

FIRE DEPARTMENT—WEST SIDE.

This department is controlled from the East Side Headquarters, and consists of four hose stations, one truck station, 34 fire alarm signal stations, one steam fire engine, one truck, three hose apparatus, 9,000 feet of hose, nine horses and 20 men.

Asst Chief No 13—R B Hudson.
Captain No 10—George P Fradd.
Captain No 13—John H Ducham.
Captain No 15—Alfred Hudson.
Captain No 19—Ferdinand A Schuknecht.
Engineer of Steamer—Herman E Romeike.
No 10 Hose Station, e s Michigan av, bet Genesee av and State.
No 13 Hose Station, ne cor Harrison and Van Buren.
No 15 Hose Station, e s Hamilton, bet Lee and Wayne.
No 19 Hose Station, cor S Michigan av and Sherman.
No 2 Truck, n e cor Harrison and Van Buren.

FIRE ALARM BOXES.

No. of Box.		Ward.
3	M, E, P & Co Mill	Mershon Station
112	Cor Weiss and Carrollton rd	13
113	" Hermansau and Clark	13
114	" N Michigan and Weiss	13
115	" Stark and W Genesee av	14
116	" Union av and Durand	14
117	N Niagara nr Passolt's Soap Factory	14
118	Cor North Bond and Almira	14
121	" Bristol and N Hamilton	14
122	" Niagara and Throop	15
123	" North Hamilton and Monroe	15
124	" Brewster and Hamilton	15
125	" Clinton and Porter	15
127	" Monroe and Madison	16
128	" Bay and State	20
131	" Hamilton and Court	16

No. of Box.			Ward.
134	"	Bond and Court	16
136	"	Bay and Court	20
141	"	Lyon and S Niagara	17
142	"	Mackinaw and S Michigan av	17
143	"	Gratiot av and Bullock	18
145	"	Mackinaw and S Mason	17
146	"	Gratiot av and Elm	17
147	"	Mackinaw and Alexander	20
152	"	Salt and Dearborn	19
154	"	Division and Sweet	19
156	"	Adeline and S Michigan av	19
157	"	Maple and Jordan	19
161	"	Niagara and Florence	19
162	"	Holmes and Brant	19
163	"	S Michigan av and Toothpick al	19
164	"	Wheeler and Ring	19
165	"	Wheeler and Michigan av	19
612	W end Genesee av Bridge		13
614	Cor Oak and Michigan av		13

COUNTY OFFICERS.

Circuit Judges—Wm G Gage, Wm R Kendrick.
Clerk—Leopold L Pearson.
Deputy Clerks—Charles Stacey, Henry B Fry, Albert J Louden.
Prosecuting Attorney—James P Devereaux.
Assistant Prosecuting Attorney—Bird J Vincent.
Circuit Court Commissioners—Alfred F Myer, John P Faucher.
Judge of Probate—Arthur W Ganschow.
Register of Probate—John P Murphy.
Sheriff—Leo J Rimmele.
Under Sheriff—Samuel Grabowski.
Register of Deeds—John Leidlein.
Deputy Register of Deeds—Franz M Leitzow.
Treasurer—Hilem F Paddock.
Deputy Treasurer—Harry Turnbull.
County Poor Commission—Frank Herrig, Sec.
County Surveyor—Charles D Shaw.
County Poor Physician—Emil P W Richter, M D.
Board of Auditors—Lincoln E. Bradt, chairman.
Coroners—Charles W Alden, M D, Albert V Linton.
Road Commissioner—John W Ederer.
School Commissioner—Burton S Tefft.
Drain Commissioner—James Barrett.
Probation Officer—Rev Robert Stapleton.
Superintendents of Poor—Frank Herrig, Cassius M Stewart, George Curtis.

SUPERVISORS OF SAGINAW COUNTY.

Townships.

Albee—Thomas Ivey, Burt, R F D No 2.
Birch Run—Frank J Newman, Birch Run, R F D No 3.
Blumfield—Charles Schlickum, Reese, R F D No 2.
Brady—Frank B Hoffman, Oakley, R F D No 1.
Brant—I A Kidney, Brant.
Bridgeport—Fred Leidlein, Saginaw, R F D No 1.
Buena Vista—Henry J Dickmann, Saginaw.
Carrollton—John C. Brechtelsbauer, Carrollton.
Chapin—C M Lyons, Chapin.
Chesaning—C J Lee, Chesaning.
Frankenmuth—Christian Gugel, Frankenmuth.
Fremont—Frank A Short, Hemlock, R F D No 5.
James—Thomas Day, Saginaw, R F D No 3.
Jonesfield—Charles Bowe, Merrill.
Kochville—John Gerber, Saginaw, R F D No 6.
Lakefield—M B Price, Merrill.
Maple Grove—M D Ireland, Burt, R F D No 2.
Marion—Andrew Rausch, Brant, R F D No 2.
Richland—J C Rauchholz, Hemlock, R F D No 6.
St Charles—Asa T Sanderson, St Charles.
Saginaw—George Emerick, Saginaw, R F D No 5.
Swan Creek—W F Nehmer, Swan Creek, R F D No 1.
Spaulding—Edward Simon, Foster, R F D No 7.
Thomastown—David A Geddes, Hemlock, R F D No 5.
Tittabawassee—Conrad Burk, Freeland, R F D No 3.
Taymouth—Alpheus Green, Burt.
Zilwaukee—Henry L Bauer, Zilwaukee.

CONSTABLES.

First Ward, Philip McFay; Second Ward, Merle C. Shannon; Third Ward, Albert Eddy; Fourth Ward, Julius T Neidhardt; Fifth Ward, John Taschner; Sixth Ward, Charles Reusch; Seventh Ward, James Milne; Eighth Ward, Hezekiah B Miller; Ninth Ward, Wm Wrege; Tenth Ward, Henry Orth; Eleventh Ward, Oliver Sauve; Twelfth Ward, Joseph Zielinski; Thirteenth Ward, George Orchsenkehl; Fourteenth Ward, Wm Chapel; Fifteenth Ward, Theodore Schlegel; Sixteenth Ward, H P Graebner; Seventeenth Ward, Ray House; Eighteenth Ward, Charles Neuhaus; Nineteenth Ward, Andrew J Maturen; Twentieth Ward, Fred Ehler.

BANDS, ORCHESTRAS AND MUSICAL SOCIETIES.

Budge's Orchestra, John A Budge, Leader, 403 Genesee avenue.

Germania Maennerchor, F A Berger, Director, n e cor Lapeer and Third avs.

Martocci's Orchestra, J M Martocci, Leader, 512 N 7th.

Saginaw Band and Orchestra, August W Wesche, Leader 403 Genesee av.

BANKS AND BANKERS.

Bank of Saginaw, 310-312 Genesee av e s, and 400-402 Court. Incorporated May, 1888. Capital, $500,000; Surplus and Undivided Profits, $750,000. Benton Hanchett, Pres; Otto Schupp, Vice-Pres and Cashier; C A Khuen, Vice-Pres and Asst Cashier; A B Williams, Asst Cashr (w s); S S Roby, C M Coplin and F J Schmidt, Asst Cashiers (e s); Julius Holland-Moritz, Auditor.

Burrows Geo L & Co, (Established 1862), 405-407 Court.

Commercial National Bank of Saginaw, 115 N Hamilton. Organized July, 1888. Capital, $100,000; Surplus and Undivided Profits, $125,000; J F Brand, Pres; G A Alderton, Vice-Pres; A W Field, Cashier; W L Paxson, Asst Cashier; E N Burke, Auditor.

German American State Bank, 418 Genesee av and 124 N Hamilton. Incorporated August, 1911. Capital $100,000; Surplus, $50,000. Emmet L Beach, Pres; Edwin Kersten, E V Parsons (St Charles), John C Davies, Vice-Pres'ts; Henry T Robinson, Cashier; S G Arnold, Asst Cashier.

Lockwood & Barnard (George S Lockwood, Newell Barnard). Established September 1st, 1910, 2721 S Washington av.

People's Savings Bank, 204 Genesee av. Organized February 1, 1887. Authorized Capital, $50,000; Surplus, $90,000; J J Rupp, Pres; Jacob Schwartz, Vice-Pres; J J Boynton, Treas.

Second National Bank, 110-112 N Washington av. Capital, $500,000; Surplus, $400,000; George B Morley, Pres; Walter S Eddy, Vice-Pres; Albert H Morley, Vice-Pres; Edward W Glynn, Cashier.

BUILDING AND LOAN ASSOCIATIONS.

People's Building and Loan Association of Saginaw County, 118 S Jefferson av. Organized May, 1887. Capital, $5,000,000. Wm W Warner, Pres; Ludwig Schwemer, Vice-Pres; F H Jerome, Sec and Treas.

Saginaw Building and Loan Association, 114 S Michigan av. Incorporated April, 1888. Capital, $5,000,000; Peter Herrig, Pres; O R Fowler, Vice-Pres; B S Smith, Sec; S B Borland, Treas; Wm P Morgan, Asst Treasurer.

CEMETERIES.

Brady Hill Cemetery, s s Holland av, bet Jefferson and Washington avs; main entrance, 500 Holland av. Alfred H Arnold, Sexton.

Calvary Cemetery, bet Jefferson and Washington avs, 3 blocks south of Holland av; main entrance from Washington av. August Borey, Sexton.

Catholic Cemetery, five miles northwest of the city on Cross road, West Side.

Forest Lawn Cemetery, south of Hess av, bet Washington av and Williamson; main entrance, Washington av opp Nimons. Alfred H Arnold, Sexton.

Hebrew Cemetery, w s S Washington av, e of East.

K S B Society (Jewish), two miles west of city on Cross road, West Side.

Lutheran Cemetery, three miles west of the city on Cross road, West Side.

Oakwood Cemetery, three miles west of the city on Gratiot State road, West Side. Emil Roethke, Sexton.

CHURCHES.

Baptist.

First Baptist, n e cor Jefferson and Germania avs. Rev. Stuart G Boone, Pastor. Services 10:30 a m and 7:30 p m. Sunday school at 12 m. Y P S C E 6:15 p m. Praver meeting, Thursday 7:30 p m.

Fordney Baptist, e s Fordney opp Rellis. Sunday services 10 a m and 7 p m, Sunday School 12 m, Y P S C E 6 p m, Prayer meeting Thursday 7:30 p m.

Michigan Avenue Baptist, S Michigan av nr Adams. Rev Francis L Church, Pastor. Morning service 10:30. Sunday School 12 m. Y P S C E 6:15 p m. Evening service 7:30. Mid-week service Thursday 7:30 p m.

Zion Baptist (colored), n w cor Johnson and Second. Rev. Patrick J Price, Pastor. Services 11 a m and Wednesday 7:30 p m.

Catholic.

Church of the Holy Family, 1515 S Washington av. Rev J B Surprenant, Pastor. Sunday Masses 8 and 10 a m. Sunday School 2:30 p m. Vespers 7:15 p m. Baptism 2 p m. Week day masses 8 a m.

Church of the Sacred Heart, n e cor Sixth and Cherry. Rev Joseph Reis, Pastor. Sunday Masses 8 a m and 10 a m. Sunday School 2:30 p m. Vespers 3 p m.

Holy Rosary (Polish), Annesly, bet 13th and 14th. Rev. Simon Pongannis, Pastor. Sunday Masses 8:30 a m and 10:30 a m. Week day Masses 8 a m. Sunday School 3 p m. Vespers 3:30 p m.

St Andrew's, n e cor Michigan av and Monroe. Rev Henry P Maus, Pastor. Masses 8 and 10:30 a m. Sunday School 2:30 p m. Vespers 3 p m. Week day Masses 8 a m.

St Joseph's, n e cor Sixth and Sears. Rev Richard J Sweeny, Pastor. Sunday services 8 a m and 10 a m. Sunday School 2 p m. Vespers 3 p m. Week day Masses 7:30 a m.

St Mary's, n e cor Hoyt and Owen avs. Rev Michael Dalton, Pastor. Masses 8 and 10:30 a m. Sunday School 2:30 p m. Vespers 3 p m. Week day Masses 8 a m.

SS Peter and Paul, s w cor Wayne and Fayette. Rev Edward C LeFevre, Pastor. Sunday Masses 8:30 and 10:30 a m. Sunday School 2 p m. Vespers 2:30 p m. Week day Masses 8 a m.

Christian.

First Christian, s e cor Genesee av and Burt. Rev James A Beaton, Pastor. Services 10:45 a m and 7:30 p m. Sunday School 9:30 a m. Y P S C E 6:20 p m. General Prayer Meeting Thursday 7:30 p m

Congregational.

First Congregational, s w cor Jefferson av and Hayden. Rev N S Bradley, D D, Pastor. Services 10:30 a m and 7:30 p m. Sunday School 12 m. Prayer Meeting Thursday 7:30 p m.

Genesee Avenue Congregational, 1815 Genesee av. No Pastor. Sunday School 10:30 a m.

Episcopal.

Calvary Memorial, cor W Genesee av and Hill. Rev Andrew F Schultzberg, Rector. Services 10:30 a m and 7:30 p m. Sunday School 12 m. Holy Communion first Sunday of each month 10:30 a m.

St John's, Michigan av, s w cor Hancock. Rev Emil Montanus, Rector. Services 10:30 a m and 7:30 p m. Sunday School 12 m. Holy Communion first Sunday of each month 10:30 a m; other Sundays 8 a m. Litany Service Fridays 4:30 p m; Saints' Days 10 a m.

St Paul's, n e cor N Washington av and Fitzhugh. Rev Thomas E Swan, Rector. Holy Communion first Sunday of each month 8 and 10:30 a m; all other Sundays 8 a m. Morning services 10:30 a m. Sunday School 12 m. Evening Service 7:30 p m.

Evangelical.

St Mark's German Evangelical, s w cor Lapeer and Third avs. Rev Carl Mueller, Pastor. Services 10 a m. Sunday School 11:15 a m.

Evangelical Association.

Michigan Avenue Church, s w cor S Michigan av and Grout. Rev C F Gackeler, Pastor. Services 11 a m and 7 p m. Sunday School 10 a m. Prayer Meeting Thursday 7 p m.

Free Methodist.

Church, s e cor Clinton and N Harrison. Rev Charles E Caswell, Pastor. Services 11 a m and 7:30 p m. Class Meeting 9 a m. Sunday School 10 a m. Prayer Meeting Wednesday 7:30 p m.

Hebrew.

B'Nai Congregation Synagogue, 800 Genesee av. Meets Saturdays and each Jewish holiday. Wm Reichs, Rabbi.

Lutheran.

Church of the Holy Cross, n w cor Court and Fayette. Rev Herman Speckhard, Pastor. Services 9:30 a m and 7:30 p m. Sunday School 11:15 a m.

Grace Evangelical Lutheran Church (English). Johnson, n w cor 3d av. Rev Arthur A Peffly, Pastor. Services 10:15 a m and 7:30 p m. Sunday School 9 a m. A M L League Friday 7:30 p m.

St James' German Lutheran, e s Washington av, south of Ortman. Rev C F Miller, Pastor. Sunday services 10 a m. Sunday School 9 a m. Luther League meets first Tuesday evening of every month. Ladies' Society meets first Wednesday of each month. Communion quarterly.

St John's Evangelical Lutheran, s e cor Bliss and Elm. Rev Wm F Kramer, Pastor. Services 9:30 a m. Sunday School 11 a m.

St John's German Evangelical Lutheran, n e cor Second and Germania av. Rev Frederick Volz, Pastor. Services 10 a m and 7 p m. Sunday School 11:30 a m. Week day services 7:30 p m.

St Paul's Evangelical Lutheran, e s S 5th, bet Germania and Lapeer avs. Rev Conrad J Prottengeier, Pastor. Services 10 a m and 7 p m. Sunday School 11:20 a m.

St Paul's German Lutheran, n w cor Ames and Harrison. Rev John H Westendorf, Pastor. Services 9:30 a m and 7:30 p m. Sunday School 11 a m.

St Peter's German Lutheran, 235 Jackson, Carrollton. Rev Jacob F Mayer, Pastor. Sunday service 10 a m. Sunday School 11:30 a m.

Trinity German Evangelical Lutheran, cor Cherry and Ninth. Rev Henry Grueber, Pastor. Services 10 a m and 7 p m. Sunday School 10:15 a m. English service twice a month in the evening.

Zion Lutheran, s e cor Hancock and N Mason. Rev Otto Troge, Pastor. Sunday service 9:30 a m. Sunday School 11 a m.

Methodist Episcopal.

Ames, w s Hanchett, bet State and W Genesee av. Rev McKendrie T Seeley, Pastor. Sunday services 10:30 a m and 7 p m. Sunday School 9:30 a m. General Prayer Meeting Thursday 7:30 p m. Epworth League Sunday 6 p m.

Bethel A M E, 609 Janes av. Rev T A Reid, Pastor. Services 10:30 a m and 7:30 p m. Sunday School 12:30 p m. Prayer Meeting Thursday 7:30 p m.

Epworth, cor S Washington av and Randolph. Rev Frederic B Johnston, Pastor. Services 10:30 a m and 7 p m; 7:30 in summer. Sunday School 12 m. Class Meeting 9:30 a m. Epworth League Meeting 5:30 p m. Prayer Meeting Thursday 7:30 p m.

First M E Church, n w cor S Michigan av and Adams. (Organized 1851). Rev Eli P Bennett, Pastor. Services 10:30 a m and 7:30 p m. Sunday School 12 m. Class Meeting 9:45 a m. Epworth League Meeting 6:30 p m. Prayer Meeting Thursday 7:30 p m.

German, w s Warren av, bet Lapeer av and Tuscola. Rev Hartmann Bau, Pastor. Services 10:30 a m and 7 p m. Sunday School 9 a m. Epworth League 6:15 p m. Prayer Meeting Thursday 7:30 p m.

Jefferson Avenue, e s S Jefferson av near Janes av. Rev Frederick Spence, Pastor. Services 10:30 a m and 7:30 p m. Sunday School 12 m. Epworth League Meeting 6 p m. Prayer and Song Service Thursday 7:30 p m. Class Meeting Sundays 9:30 a m.

Warren Avenue, Warren av, bet McCoskry and Atwater. Rev. Charles E. Hill, Pastor. Services 10:30 a m and 7:30 p m. Sunday School 12 m. Epworth League 6:30 p m. Thursday Prayer Meeting 7:30 p m.

Methodist Protestant.

First, cor Farwell and Fourth av. Rev Carl Lundborn, Pastor. Services 10:30 a m and 7 p m. Sunday School 11:45 a m. Y P S C E 6 p m. Prayer Meeting Thursday 7:30 p m.

Stephens Street, s e cor Stephens and Fayette. Rev Philip Hooper, Pastor. Services 10:30 a m and 7 p m. Class Meeting 11:45 a m. Sunday School 9:30 a m. Y P S C E 6 p m. Prayer Meeting Tuesday 7:30 p m.

Presbyterian.

First, s w cor Harrison and Court, w s. Rev Harry R Stark, Pastor. Services 10:30 a m and 7:30 p m. Sunday School 12 m. Y P S C E 6:30 p m. Prayer Meeting Thursday 7:30 p m. Communion bimonthly.

Grace, n w cor Fayette and Dearborn. Rev Stark V Reagan, Pastor. Services 10:30 a m and 7 p m. Y P S E 6 p m. Sunday School 11:45 a m. Prayer meeting Thursday 7:15 p m.

Immanuel, s s State, bet Hill and Hanchett. Rev E A Junkin, Pastor. Services 10:30 a m and 7:30 p m. Sunday School 11:45 a m. Prayer Meeting Thursday 7:30 p m. Y P S C E Sunday 6:30 p m.

Warren Avenue, s e cor Warren av and Millard. Rev J Ambrose Dunkel, Pastor. Services 10:30 a m and 7 p m. Sunday School 12 m. Y P S C E, Juniors 3 p m, Intermediates 4 p m, Seniors 6 p m. Prayer Meeting Thursday 7:30 p m.

Washington Avenue, n e cor Washington av and Williamson. Rev C Wendling Hastings, Pastor. Services 10.45 a m and 7 p m. Y P S C E 6:30 p m. Sunday School 10 a m. Prayer Meeting Thursday 7:30 p m.

Scientist.

First Church of Christ (Scientist), S Warren av, n w cor Hayden. Mrs Frances W Luneberg, 1st Reader; Mrs Margaret Kendrick, 2d Reader. Services 10:45 a m. Sunday School 12 m. Testimonal Service Wednesday 7:45 p m. Reading Room 110 S Jefferson av after January 1st. Open week days from 10 a m to 4 p m and 7 to 9 p m Monday and Saturday evenings.

Seventh Day Adventist.

S Jefferson av opp Brady Hill Cemetery. Rev Wm Ostrander, Evangelist. Service Saturday 11 a m. Sabbath School Saturday 10 a m. Preaching Service Sunday 7 p m.

Missions.

City Rescue Mission, 117 Lapeer av. Services every evening at 7:30 p m.

Eleventh Street Baptist Mission, s e cor Tuscola and Eleventh. Sunday School 3 p. m.

Gospel Hall, 319 N Webster. Sunday School 11:45 a. m. Gospel Meeting 7:30 p m. Tuesday Bible Reading 7:30 p m. Thursday Prayer Meeting 7:30 p m.

Monroe Street Methodist Episcopal Mission, 1121 Monroe. Sunday services 3 p m. Prayer Meeting Tuesday 7:30 p m.

Salvation Army, 130-132 S Baum. Meetings every evening at 8 p m and Sundays at 3 and 8 p m.

West Side Central Rescue Mission, 119 S Hamilton. George A Newberry Supt. Services every week night 7:30 p m. Sundays 10 a m. Sunday School 2:30 p m.

CONVENTS.

Convent of the Sisters of Mercy, 520 Monroe.

Convent of the Sisters of St Dominic, 901 N 7th and Holy Family School, 1515 S Washington av, cor Harrison and Wayne.

Convent of the Sisters of St Francis, cor Annesly and S 14th.

Dominican Sisters Convent, n s Hoyt av bet Owen and Sheridan av.

Felician Sisters Convent, 627 S 14th.

SS Peter and Paul, s e cor Wayne and Harrison.

St Joseph's Convent, in charge of the Sisters of St Dominic, 901 N 7th.

HOSPITALS, ASYLUMS AND HOMES.

Christian Endeavor Hospital for Contagious Diseases annex to and under control of Saginaw General Hospital.

Davis Nurses' Home, annex to and under control of Saginaw General Hospital.

Detention Hospital, n s Weiss, bet Hermansau and Bond. Mrs Hattie Cobleigh, nurse; Andrew Cobleigh, janitor.

Gatlin Institute, 1503 Genesee av.

Helen Wells Tubercular Cottage for incipient cases Tuberculosis, annex to and under control of Saginaw General Hospital.

Home for the Friendless and Industrial School, 512 Howard. Organized 1870. For the benefit of destitute women and children. Sarah J Graham, matron.

Michigan Employment Institution for the Blind. Established 1904, n s Houghton av bet Hanchett and Benjamin. Joseph Hudson, Pres; F Bruce Smith, Sec; H H Chatters, Treas; Frank G Putnam, Supt.

Saginaw General Hospital, s w cor Harrison and Houghton av. Mrs L T Durand, Pres; Mrs Carrie Durand, Sec; Charles E Powell, Treas; Miss Josephine Thurlow, Supt.

St Mary's Hospital. Established 1874. n e cor Jefferson av and Meredith. Conducted by the Sisters of Charity of St Vincent de Paul.

St Vincent's Orphans' Home, 206 Howard. Under the management of the Sisters of Charity of St Vincent de Paul. Sister Cecilia, Superioress.

Tubercular Hospital, n s Weiss bet N Bond and N Oakley. Sarah Johnston, Supt; Andrew Cobleigh, janitor.

Visiting Nurse Station, 420 W Genesee av. Lilllian I Nichols in charge.

Woman's Hospital, 1413 Janes av. Organized 1888. Pres, Mrs John C Davies; Rec Sec, Mrs Charles T Kerry; Treas, Miss Pepi Heavenrich; Supt, Miss Katherine Hart.

INCORPORATED COMPANIES.

Acme Metal Weather Strip Co, 720 S Franklin. Incorporated July 1, 1910. Capital $24,000. Seth Davis, Pres and Treas; Ellis Hart, Vice-Pres; Charles A Tibbitts, Sec.

Alderton G A & Co, 301-311 Cass. Incorporated January, 1899. Capital $75,000. George A Alderton, Pres; Alfred A Alderton, Vice-Pres and Treas; Clifford W Alderton, Sec.

Allington & Curtis Mnfg Co The, s e cor Baum and Holden. Incorporated December, 1888. Capital $250,000. Willis H Gilbert (Chicago, Ill), Pres; Wm E Allington, Vice-Pres and Mngr; Robert M Boyd, Sec and Treas.

Arnold H B Company The, 129 N Franklin av. Incorporated May 1, 1912. Capital $25,000. M P Gale, Pres; A H Fish, Vice-Pres; R B Thayer, Sec; H B Arnold, Treas.

Asphalt Roofing Co, cor S Michigan av and Wheeler. Incorporated 1892. Capital $10,000. A P Bliss, Pres; Fred L Bliss, Sec, Treas and Mngr.

Automatic Faucet and Spigot Co The, Williamson cor Fordney. Incorporated December, 1907. Capital $100,000. S L Eastman, Pres; Emmet L Beach, Vice; W F Stevens, Sec and Treas.

Banner Brewing Co, 1741 Genesee av. Incorporated 1901. Capital $250,000. O R Krause, Pres; C W L Wartenberg, Vice-Pres; J B Baum, Sec and Treas.

Barie Wm Dry Goods Co The, 400-404 Genesee av. Incorporated March 1st, 1900. Capital $250,000. Wm Barie, Pres; Hugo G Wesener, Vice-Pres; Otto Rice, Sec and Treas.

Bartlett A F & Co, 930 S Water. Incorporated July, 1890. Capital $125,000. A M Lemke, Pres; R Perry Shorts, Vice-Pres; Hanford F Willis, Sec and Treas.

Batchelor Timber Co, 314 Bearinger Bldg. Incorporated 1906. Capital $200,000. J T Wylie, Pres; C E Kynast, Sec and Treas.

Bernhard & Janke Co, 620-622 Genesee av. Incorporated February, 1910. Capital $10,000. Theodore Lilienfeld (Chicago, Ill), Pres; Charles A Janke, Vice-Pres; Emil Bernhard, Sec and Treas.

Berst Manufacturing Co The, cor Maple and Toothpick al. Incorporated under the laws of Indiana, 1898. Capital $50,000. W E Hitchcock (Muncie, Ind), Pres; A L Johnson (Muncie, Ind), Vice-Pres; H C Almy, Sec and Treas; N G Begle, Mngr.

Bolton Auto Co, 210-212 N Washington av. Incorporated February, 1911. Capital, $10,000. F H Beach, Pres; Sidney D Bolton, Sec; Dr A S Rogers, Treas.

Booth & Boyd Lumber Co, s e cor Holden and Baum. Incorporated October, 1894. Capital $60,000. Geo H Boyd, Pres and Treas; Robert M Boyd, Sec.

Brand & Hardin Milling Co, 500 S Niagara. Incorporated June 1st, 1908. Capital $50,000. John F Brand, Pres; C H Brand, Vice-Pres; Will De Witt, Sec and Treas.

Briggs & Cooper Co (Limited), 611-612 Bearinger Bldg. Incorporated June 1st, 1898. Re-incorporated January 30th, 1902. Capital $25,000. James Cooper, Pres; R S Cooper, Vice-Pres; Samuel Cooper, Sec and Treas.

Brooks Aeroplane Co, s s Rust av nr S Jefferson av. Incorporated January 26, 1911. Capital $5,000. C C Brooks, Pres; J O Pierce, Sec and Treas.

Brooks Mnfg Co, s s Rust av nr S Jefferson av. Incorporated 1903. Capital $400,000. Clifford C Brooks, Pres; J O Pierce, Sec and Treas.

Buckhout Hardware Co, 613 Genesee av. Incorporated 1906. Capital $25,000. B M Buckhout, Pres; Fred J Buckhout, Sec and Treas.

Caledonia Coal Co Ltd, Graham bet Court and Mackinaw. Organized 1904. Capital $50,000. T F Smith, Chairman; Archibald Shimmin, Sec; Wm Witheridge, Treas.

Carr Henry W Co The, 1902 N Michigan av. Incorporated October 15, 1908. Capital $25,000. Henry W Carr, Pres; James A Slocum, Vice-Pres; Fred B Crego, Sec and Treas.

Central Warehouse Co, 215 W Genesee av. Incorporated January, 1910. Capital $4,000. Henry W Carr, Pres; James A Slocum, Vice-Pres; Fred B Crego, Sec and Treas.

Clare Knitting Mills, Holland av n w cor Fenton. Incorporated 1905. Capital $50,000. W Wolsey, Pres; L Wolsey, Vice-Pres; D A Wolsey, Sec and Treas.

Consolidated Coal Co, 601 Eddy Bldg. Incorporated 1906. Capital $5,000,000. W S Eddy, Pres; Harry T Wickes, Vice-Pres; G L Humphrey, Sec and Treas; R M Randall, Gen Mngr.

Cornwell Lumber Co The, 511 S Franklin. Incorporated June, 1906. Capital $50,000. W C Cornwell, Pres; C E Cornwell, Vice-Pres; E J Cornwell, Sec and Treas.

Courier-Herald Co, 116 S Jefferson av. Incorporated September, 1889. Capital $40,000. Walter J Hunsaker, Pres; Wm A Rorke, Sec.

Culver-Deisler Co, 424 Genesee av. Incorporated July 1, 1904. Capital $24,000. John Kelly, Pres; Anton Deisler Jr, Vice-Pres; Fred W Culver, Sec and Treas.

Derry Lumber Co, 413 Bearinger Bldg. Incorporated November 1, 1911. Capital $25,000. Thomas G Derry, Pres; M I Derry, Vice-Pres; Stephen F Derry, Sec-Treas.

Dittmar, Cooper & Co, 300-302 Lapeer av. Incorporated May, 1904. Capital $75,000. Otto L Dittmar, Pres; L R Cooper, Sec and Treas.

East Saginaw Club The, 215 N Washington av. Incorporated May 1, 1899. Capital, $5,000. H T Wickes, Pres; W E Phipps, Vice-Pres; Lawrence Field, Sec and Treas.

Eastman S L Flooring Co, cor Carrollton and Shattuckville rd. Incorporated January 1, 1904. Capital $80,000. S L Eastman, Pres and Treas; Wm H Erwin, Sec.

Eddy C K & Sons, 510 Eddy Bldg. Incorporated 1893. Capital $250,000. Walter S Eddy, Pres; Arthur D Eddy, Vice-Pres and Treas; George L Humphrey, Sec.

Electric Products Co, 1914-1916 N Michigan. Incorporated 1909. Capital $60,000. John J Speed, Pres; Otto L Dittmar, Vice-Pres; A B Bechtel, Sec and Treas.

Erd Motor Co, Mackinaw cor Niagara. Incorporated March, 1909. Capital $40,000. J G Erd, Pres and Genl Mngr; R H Knapp, Vice-Pres; Harry S Erd, Sec and Treas.

Fair S & Son, 514 N Hamilton. Incorporated December, 1910. Capital $30,000. Samuel Fair, Pres; Louis G Fair, Vice-Pres; Mae M Fair, Sec and Treas.

Farmers' Handy Wagon Co, cor Sheridan and Hess avs. Incorporated 1895. Capital $300,000. Charles W McClure, Pres; F P Cory, Vice-Pres; J B Davis, Sec; Edward Germain, Treas.

Feige Desk Co, 2061 Genesee av. Incorporated 1905. Capital $50,000. Ernest Feige, Pres; S L Eastman, Vice-Pres; Lena M Feige, Sec; Wm Seyffardt, Treas.

Feige Henry & Son, 113-121 S Baum. Incorporated February, 1909. Capital $30,000. Henry Feige, Pres and Treas.

Galloway-Pease Co, 510 Eddy Bldg. Incorporated March, 1902. Capital $50,000. George L Humphrey, Sec and Treas.

Garber-Buick Co The, 209-211 S 2d. Incorporated 1912. Capital $10,000. Guy S Garber, Pres; E Black, Vice-Pres; E L Black, Sec and Treas.

Gardner, Peterman & Co, 409½ Court. Incorporated December 23rd, 1897. Capital $75,000. M G Gardner, Pres and Treas; A L Gilbert, Sec.

Garey-Casamer Co, 1376 N Niagara. Incorporated 1910. Capital $10,000. John C Garey, Pres and Treas; Rolla C Casamer, Sec.

Gately Co The, 124-130 S Franklin. Incorporated July, 1906. Capital $100,000. John Gately (Chicago, Ill), Pres; E T Danby, Vice-Pres, Treas and Genl Mngr.

Germain & Boyd Lumber Co, Holden s e cor Baum. Incorporated June 12th, 1905. Capital $600,000. Edward Germain, Pres; George B Morley, Vice-Pres; George H Boyd, Treas; Robert M Boyd, Sec.

Heagany-Treanor, 132-134 N Franklin. Incorporated 1909. Capital $60,000. Paul F Treanor, Pres; Arthur Treanor, Vice-Pres; Wm M Heagany, Sec and Treas.

Heavenrich Bros & Co, 301-309 Genesee av. Incorporated January 18th, 1886. Capital $60,000. Max Heavenrich, Pres; Pepi M Heavenrich, Sec; Max P Heavenrich, Treas.

Heid Baking Co, 511-515 Lapeer av. Incorporated June, 1912. Capital $50,000. August C Heid, Pres; Alfred C Heid, Vice-Pres; Edmund A Heid, Sec and Treas.

Herzog Art Furniture Co, 1909-2001 S Michigan av. Incorporated June 12th, 1901. Capital stock $200,000. John L Jackson, Pres; Louis Liskow, Vice-Pres; T F Gaensbauer, Sec; John Herzog, Treas and Mgr.

Hill C M Lumber Co, 504 Bearinger Bldg. Incorporated May, 1908. Capital $100,000. S R Hill, Pres; R R Hill, Vice-Pres; Peter Drummond, Sec and Treas.

Hill-Davis Co (Ltd), 700 N Hamilton. Organized June, 1906. Capital $3,000,000. Gilbert M Stark, Sec; W T Knowlton, Treas.

Hill-Drummond Lumber Co, 504 Bearinger Bldg. Incorporated 1906. Capital $50,000. Peter Drummond, Pres and Genl Mngr.

Hinkley Bone Liniment Co, 111 S Jefferson av. Incorporated 1901. Capital $250,000. D E Prall, Pres and Treas.

Hygeia Distilled Water Co, cor S Water and Atwater. Incorporated Sept 12, 1912. Capital $6,000. R W Kynast, Pres; Wm Seyffardt, Vice-Pres and Sec; Harmon W Persons, Treas and Genl Mngr.

Inter-State Construction Co (Ltd), 1407 N Niagara. Incorporated January, 1909. Capital $10,000. F T Scheurman, Chairman; G T Scheurman, Sec; E W Scheurman, Treas.

Ippel J W Co The, Court, s e cor Michigan av. Incorporated Setember 1910. Capital $50,000. J W Ippel, Pres; F C Achard, Vice-Pres; H F Schreiber, Sec and Treas.

Jackson-Church-Wilcox Co, 516-524 N Hamilton. Incorporated 1906. Capital $240,000. Merrill M Wilcox, Secretary.

Jackson Thomas & Co Ltd, 2019 S Michigan av. Reincorporated December, 1902. Capital $50,000. Harker W Jackson, Chairman and Treas; Edgar G Curtis, Vice-Chairman; Robert H Zahn, Sec.

Jackson & Church Co, 321-323 N Hamilton. Incorporated November 15, 1898. Capital $100,000. John L Jackson, Pres; Adolph G Roeser, Vice-Pres; Thomas M Jackson, Sec; Edgar D Church, Treas.

Koenitzer Tanning Co, Wheeler nr Ring. Incorporated 1908. Capital $200,000. Robert Koenitzer, Pres; E A Koerner (St Louis, Mo), Vice-Pres; Albert J Koerner, Sec and Treas.

Ladd John W Co, 307-315 N Water. Incorporated April 1, 1909. Capital $20,000. John W Ladd, Pres; J C Miller Jr, Sec and Treas.

Lufkin Rule Co, cor Hess and Prescott avs. Incorporated January 12, 1901. Capital $1,000,000. A M Marshall (Duluth, Minn), Pres; Fred Buck, Vice-Pres and Genl Mngr; Theodore Huss, Sec and Treas.

Melze, Alderton Shoe Co, 131-135 N Franklin. Incorporated February 7, 1901. Capital $125,000. George A Alderton, Pres; A C Melze, Vice-Pres and Treas; H B Washburn, Sec.

Mershon-Eddy-Parker Co, Mershon Station. Reincorporated February, 1909. Capital $500,000. F E Parker, Pres; C A Eddy, Vice-Pres; A H Hempstead, Sec and Treas.

Mershon John D Lumber Co, 210 Bearinger Bldg. Incorporated January, 1909. Capital $25,000. J D Mershon, Pres; P M Gerhart, Vice-Pres; E S Mershon, Sec; J B Mershon, Treas.

Mershon W B & Co, office and works, Mershon Station. Incorporated January 1, 1899. Capital $50,000. Edward C Mershon, Pres; Wm B Mershon, Vice-Pres; Hugh B Brown, Sec; R L Jones, Treas.

Mershon & Morley Co, Mershon station. Incorporated 1902. Capital $25,000. J M Morley, Pres and Treas; G B Morley, Vice-Pres; S G Morley, Sec.

Mertz F H Co, 809 Genesee av. Incorporated January 1, 1911. Capital $12,000. Frank H Mertz, Pres; Herman F Runge, Vice-Pres; George H Mertz, Sec and Treas.

Michigan Candy and Specialty Co, 112-114 S Water. Incorporated 1911. A J Quist, Pres; Mrs J Kruse, Vice-Pres; Joseph Kruse, Sec and Treas.

Michigan Casualty Co, 311 Bearinger Bldg. Incorporated March 25, 1907. A W Cimmer, Pres; F C Roberts, Vice-Pres; W H Beardslee, Sec-Treas and Mngr.

Michigan Creamery Co, 211 S Franklin. Incorporated December, 1909. Capital $25,000. W C Cornwell, Pres; Charles E Cornwell, Vice-Pres; Elmer J Cornwell, Sec and Treas.

Michigan Gas and Oil Co, 601-602 Kirby Bldg. Incorporated 1912. Capital $250,000. L K Davis, Pres; E S Frishkorn, Sec and Treas.

Michigan Glass Co, 1401 Wheeler. Incorporated February, 1911. Capital stock $50,000. Frederick Buck, Pres; Fred C Simon, Vice-Pres; George Grant Jr, Treas; Lewis Barnard, Sec and Genl Mgr.

Michigan Salt Association, 301 Eddy Bldg. Incorporated March 31, 1896. Capital $150,000. W S Eddy, Pres; C M Ireton, Sec and Treas.

Michigan Sugar Co, 505 Eddy Bldg. Incorporated August 20, 1906. Capital Stock $12,500,000. C B Warren (Detroit, Mich), Pres; George B Morley, Vice-Pres; George Peck (Detroit, Mich), 2nd Vice-President; F R Hathaway (Detroit, Mich), Sec; H A Douglas (Detroit, Mich), Asst Sec and Treas; W H Wallace, Genl Mngr.

Mitts & Merrill, 1009 S Water. Incorporated, 1904. Capital $50,000. S S Mitts, Pres; Mary Mitts, Vice-Pres; Herbert W Merrill, Sec and Treas.

Modart Corset Co, 614-618 Genesee av. Incorporated May, 1909. Capital $175,000. J Bert Pitcher, Pres; Henry H Behse, Vice-Pres and Genl Mngr; W B Beeson, Sec and Treas.

Morley Brothers (incorporated), 115-123 N Washington av. Incorporated February 15, 1883. Capital $500,000. George W Morley, Pres; Edward W Morley, Vice-Pres; Paul F H Morley, Sec; Ralph C Morley,

Morley E W & Sons, 125 N Washington av. Incorporated October, 1907. Capital $100,000. Edward W Morley, Pres; Albert J. Morley, Vice-Pres; Ralph C Morley, Sec; Paul F H Morley, Treas.

National Engineering Co, 922 S Niagara. Incorporated May, 1903. Capital $30,000. A P Bliss, Pres; O E Meyer, Sec.

National Washboard Co, 122 King. Incorporated 1907. Capital $600,000. H J Gilbert, Pres; E M Kemp (Chicago, Ill), Vice-Pres; W J Donahue (Chicago, Ill), Sec; Arnold Boutell, Treas.

Nez Perce Lumber Co, 505 Bearinger Bldg. Incorporated 1911. Capital $50,000. John J Rupp, Pres; Norman N Rupp, Sec.

North American Accident Association, 301 Kirby Bldg. Incorporated June 10, 1902. Harold C Warrant, Pres; Harvey C Warrant, Sec, Treas and Mngr.

Oakland Vinegar and Pickle Co, 429-439 N Water. Incorporated April 25, 1902. Capital Stock $40,000. Wm C Phipps, Pres; Harry R Woods, Sec; John A Cimmerer, Treas.

Opportunity Manufacturing Co., 801 S Niagara. Incorporated December, 1909. Capital $20,000. Ed A Winterstein, Pres; George D Becker, Vice-Pres; M Z Schobert, Sec; J George Schobert, Treas.

Packer Horse and Livery Co, 123 S Franklin. Incorporated April 12, 1900. Capital $10,000. Emmet L Beach, Pres; M L Riser, Vice-Pres, D T Packer, Sec and Treas.

Palmer-Whittier Land Co, 715 Kirby Bldg. Incorporated 1905. Capital $27,660. George Gallup, Pres; F A Rockwith, Vice-Pres; Thomas P Whittier, Sec and Treas.

Parker Dairy Co, 228 N Warren av. Incorporated April, 1911. Capital $10,000. C H Parker, Pres; Charles McLellan, Vice-Pres; K MacDonald, Sec and Treas.

Peerless Laundry & Dye Co, 311 N Hamilton. Incorporated June, 1906. Capital $15,000. J E Powers, Pres; A B Williams, Sec-Treas.

Peoples Building and Loan Association of Saginaw County, 116 S Jefferson av. Organized May, 1887. Capital $5,000,000. Wm. W Warner, Pres; Ludwig Schwemer, Vice-Pres; F H Jerome, Sec and Treas.

Petol-Carlisle Shoe Co, 414 Genesee av. Incorporated 1908. Capital $7,000. C E Petol (Cleveland, O), Pres; C Q Carlisle, Sec and Treas.

Polson Wm & Co, s e cor Hess and Jefferson avs. Incorporated January 21, 1908. Capital $60,000. Wm Polson, Pres; H E Eymer, Vice-Pres; John Polson, Sec and Treas.

Prall D E & Co, 111 S Jefferson av. Incorporated April 14, 1909. Capital $10,000. D. E. Prall, Pres; D W Prall, Vice-Pres; Calvin Wadsworth Jr, Sec and Treas.

Reitter F & C Co, 208-212 Lapeer av. Incorporated August 15, 1909. Capital $15,500. Christian Reitter, Pres; George P Smith, Vice-Pres; Frederick J Reitter, Sec and Treas.

Richardson E Co The, 210 Eddy Bldg. Incorporated May, 1905. Capital $300,000. L M Richardson, Pres; A E Richardson, Sec; R K Richardson, Treas.

Robertson E A Co, 229 N Franklin. Incorporated, 1905. Capital $25,000. Edmund A Robertson, Pres and Treas; E L Hackstadt, Vice-Pres; A C Strickland, Secretary.

Roeser C L Co The, 513-519 Gratiot av. Incorporated January, 1903. Capital $50,000. August Goes, Pres; Fred G Roecker, Vice-Pres; John G Roecker, Sec and Treas.

Roethke Wm Floral Co, 200 S Michigan av. Incorporated October 2, 1900. Otto T Roethke, Vice-Pres; Carl L Roethke, Sec and Treas.

Rust Land Co, 312 Court. Incorporated December 11, 1909. A M Rust, Pres; E G Rust, Vice-Pres; C E Powell, Sec; J G Macpherson, Treas.

Saginaw Auto Co, cor S Water and Genesee av. Organized January, 1903. Capital $25,000. A D Eddy, Pres; J B Pitcher, Vice-Pres; H T Wickes, Sec and Treas.

Saginaw-Bay City Railway Co., 134 S Washington av. Incorporated 1910. Capital $2,600,000. B C Cobb (New York), Pres; H T Wickes, Vice-Pres; F C Potvin, Sec; A B Simoneau, Treas.

Saginaw Beef Co The, Franklin, n e cor Thompson. Incorporated 1908. Capital $150,000. Wm E Cornwell, Pres; C E Cornwell, Vice-Pres; E J Cornwell, Sec and Treas.

Saginaw Brick Co The, 323 N Hamilton. Incorporated 1902. Capital $25,000. John L Jackson, Pres; C C Remer, Vice-Pres; S S Roby, Sec; E D Church, Treas.

Saginaw Building and Loan Association, 114 S Michigan. Incorporated April, 1888. Capital $5,000,000. Peter Herrig, Pres; O R Fowler, Vice-Pres; B S Smith, Sec; S B Borland, Treas.

Saginaw Candy Machinery Co, 312 S Hamilton. Incorporated October, 1911. Capital $3,000. R J Kennedy, Pres; F W Lovelady, Vice-Pres; George F Dice Sec and Treas.

Saginaw Chemical Co, S Michigan av beyond limits. Incorporated 1912. W J Wickes, Pres; J C Grave, Vice-Pres and Genl Mngr; G C Eastwood, Sec-Treas.

Saginaw Cigar Co, 323 Tuscola. Incorporated March, 1908. Capital $25,000. C E Lown, Pres; W J Mertz, Vice-Pres; Wm H Foot, Sec; Peter Beck, Treas.

Saginaw City Gas Co, 134 S Washington av. Incorporated May 4, 1901. Capital $400,000. B S Cobb (New York), Pres; H T Wickes, Vice-Pres; F C Potvin, Sec; A B Simoneau, Treas.

Saginaw Concrete Stone Co, s s Holland av foot of Bagley. Incorporated June, 1907. Capital $50,000. L M Richardson, Pres; A E Richardson, Vice-Pres; R K Richardson, Treas.

Saginaw Grain Co, Niagara ft of Monroe. Incorporated May, 1912. Capital $30,000. Wm E Laur, Pres; O A Beach, Vice-Pres and Treas; C M Bullock, Sec.

Saginaw Hardware Co, 200-208 S Hamilton. Incorporated February 1, 1890. Capital $162,000. Emil F Achard, Pres; Peter Herrig, Vice-Pres; Wm Seyffardt, Sec and Treas.

Saginaw Ice and Coal Co, ft of Ames. Incorporated July, 1911. Capital $75,000. Peter Herrig, Pres; J W Needham, Vice-Pres; J H Malcolm, Sec; O F Richter, Treas.

Saginaw Ladder Co Ltd, cor Williamson and Fordney av. Incorporated December, 1902. Capital $25,000. Sidney L Eastman, Chairman; John F Boynton, Vice-Chairman; C H Fairman, Sec; W F Stevens, Treas.

Saginaw Manufacturing Co, cor King and Perry. Incorporated January, 1883. Capital $200,000. Henry J Gilbert, Pres and Mngr; Arnold Bouteel, Sec and Treas.

Saginaw Medicine Co, 728 N Washington av. Capital $75,000. Frank B McConnon, Pres; W J Wickes, Vice-Pres; Louis Smith, Sec; J W Grant, Treas.

Saginaw Milling Co, 117 W Genesee av. Incorporated 1892. Capital $250,000. W S Eddy, Pres; A D Eddy, Vice-Pres and Treas; George L Humphrey, Sec; W I Biles, Mngr.

Saginaw Mirror Works, 517 S Niagara. Incorporated October 26, 1904. Capital $20,000. John Stenglein, Pres; August W. Stenglein, Vice-Pres; W M Guider, Sec, Treas and Mngr.

Saginaw Paving Brick Co, 1850 S Jefferson av. Capital $60,000. John H Qualmann, Pres; Rudolph J Otto, Vice-Pres; James H Sleeth, Sec-Treas.

Saginaw Plate Glass Co, S Michigan av beyond limits. Incorporated December, 1900. Capital stock $350,000. W J Wickes, Pres; A D Eddy, Vice-Pres; G C Eastwood, Sec and Treas.

Saginaw Power Co, 134 S Washington av. Incorporated 1909. Capital $1,000,000. W M Eaton (New York), Pres; B C Cobb (New York), Vice-Pres; F C Potvin, Sec; A B Simoneau, Treas.

Saginaw Publishing Co, 208 N Hamilton. Incorporated June, 1912. Capital $10,000. H A Miller, Pres; George W Baxter, Sec, Treas and Mngr.

Saginaw Pure Ice Co, s e cor Water and Atwater. Incorporated 1909. Capital $120,000. M W Tanner, Pres; W J Symons, Vice-Pres; M W Persons, Sec and Treas.

Saginaw Sash and Door Co, S Park, s w cor M C R R. Incorporated January, 1912. Capital $15,000. Stanley R Ostler, Pres; Martin Milczewski, Vice-Pres; J Frederick Ostler, Sec and Treas.

Saginaw Sheet Metal Works, 2060 Genesee av. Incorporated August, 1910. Capital $100,000. A J Beese, Pres; Andrew B Lewless, Vice-Pres; F W Bremer, Sec and Treas.

Saginaw Show Case Co (Ltd), 309 Mackinaw. Incorporated June, 1903. Capital $60,000. John Stenglein, Chairman; Wm M Guider, Sec; George L Burrows Jr, Treas.

Saginaw Silk Garment Co, 1900 N Michigan av. Incorporated November 1, 1908. Capital $16,000. Albert F Burwitz, Pres; Daniel E Ruffier, Vice-Pres; Alexander Porteous, Sec and Treas.

Saginaw Specialty Co, 318-322 S Hamilton. Incorporated 1903. Capital $7,000. John L Jackson, Pres; Peter Herrig, Vice-Pres; L E Swan, Sec and Mngr.

Saginaw Table and Cabinet Co, Wheeler nr M C R R. Incorporated May, 1907. Capital $60,000. John L Jackson, Pres; John Herzog; Vice-Pres; Thomas M Jackson, Treas; Wm Nuechterlein, Sec; John Herzog, Genl Mngr.

Saginaw Taxicab Co, 110-114 Germania av. Incorporated September, 1911. Capital $10,000. John W Clutier, Pres; John Clutier, Vice-Pres; J Maurice Wheeler, Sec and Treas.

Saginaw Transfer Co (Ltd), Morley Blk. Incorporated 1891. Capital $5,000. George W Morley, Chairman; Ralph C Morley, Sec and Treas; E W Delano, Genl Mngr.

Saginaw Valley Development Co, 517 Bearinger Bldg. Incorporated February, 1912. Capital $100,000. Wallis Craig Smith, Pres; C L Ring, Vice-Pres; N N Rupp, Sec and Treas.

Saginaw Wheelbarrow Co, cor S Niagara and Adeline. Incorporated January, 1906. Capital $50,000. G A Alderton, Pres; A A Alderton, Vice-Pres; H W Jackson, Treas.

Saginaw Wood Products Co, cor Hess and Sheridan. Incorporated October 15, 1911. Capital $50,000. C W McClure, Pres; Robert Carr (Detroit, Mich), Vice-Pres; E S Wessborg, Sec and Treas.

Saginaw Woodenware Co, 122-124 S Hamilton. Incorporated May, 1899. Capital $28,000. John S Tennant, Pres; Alfred H Perrin, Vice-Pres; Frederick C Simon, Sec and Treas.

Saginaw and Flint Railway Co, 134 S Washington av. Incorporated 1909. Capital $1,000,000. B C Cobb (New York), Pres; J A Cleveland, Vice-Pres and Genl Mngr; F C Potvin, Sec; A B Simoneau, Treas.

Schemm J G Brewing Co The, (Incorporated), 926 N Hamilton. Capital $100,000. C W Riedel, Pres, Treas and Mngr; M R Schemm, Vice-Pres; H M Schemm, Sec.

Schust Baking Co, 824-826 Lapeer av. Incorporated November 1, 1905. Capital $50,000. Henry Schust, Pres; F Emanuel Schust, Vice-Pres; Edward Schust, Sec, Treas and Genl Mngr.

Seemann & Peters, 301-311 Tuscola. Incorporated January, 1911. Capital $150,000. Joseph Seemann, Pres; Charles H Peters Jr, Vice-Pres; Edwin C Peters, Sec-Treas.

Slocum-Horning Co, 523 W Genesee av. Incorporated March, 1910. Capital $6,000. J A Slocum, Pres; Washburn Horning, Vice-Pres; G S Horning, Sec; Wm F Horning, Treas.

Smith & Stoelker Publishing Co, 216 N Hamilton. Incorporated May, 1900. F Bruce Smith, Pres; M F Smith Sec.

Sommers Bros Match Co, 415-433 Rust av. Incorporated June 22, 1909. Capital $280,000. C F Sommers, Pres; S A Sommers, Vice-Pres; Frank F Sommers Jr, Sec and Treas.

Star Brewing Co, 400-410 Lapeer av. Incorporated January, 1912. Capital $65,000. W C McKinney, Pres; Wm J Mertz, Vice-Pres; John L Raquet, Sec, Treas and Mngr.

Stewart James Co, 137 N Baum. Incorporated March 13, 1909. Capital $10,000. Daniel Cavanaugh, Pres; J S Walcott, Vice-Pres; E M Thody, Sec; James Stewart, Treas.

Stone-Grant Lumber Co Ltd, 605 Bearinger Bldg. Incorporated October 4, 1912. Capital $500,000. E P Stone, Pres; George Grant Jr, Sec and Treas.

Strable Mnfg Co, 1560 Holland av. Incorporated Dec. 1, 1906. Capital $50,000. George Strable, Pres; H A Batchelor Jr, Vice-Pres; J T Wylie, Sec and Treas.

Symons Bros & Co, 501-513 S Washington av. Capital $300,000. John W Symons, Pres; Henry P Goppelt, Vice-Pres; Samuel E Symons, Treas; J Wm Hall, Sec.

Tanner M W Co The, 118-126 N Franklin. Incorporated 1905. Capital $150,000. M W Tanner, Pres; Harry P Baker, Vice-Pres and Genl Mngr; George A Baker, Sec and Treas.

Thom J E & Co, Kirby Bldg. Incorporated April, 1912. Capital $10,000. J E Thom, Pres; W H Eastwood, Sec-Treas.

Union Drug Co, 420 Court. Organized July 2, 1904. Capital $10,000. E W Goff, Pres and Mngr.

United States Graphite Co, 1430 Holland av. Incorporated April, 1891. Capital $500,000. Eugene McSweeney, Pres; Wm J Wickes, Vice-Pres; Harry T Wickes, Treas; A D Eddy, Sec; Harry C Woodruff, Genl Mngr.

United States Health and Accident Insurance Co, 128-130 N Washington av. Incorporated December, 1900. Capital $300,000. J Bert Pitcher, Pres; Fred R Pitcher, F C Pitcher, R Perry Shorts and H H Behse, Vice-Presidents; Jared M Pitcher, Sec and Treas.

Valley Boat and Engine Co, 2721 S Washington av. Incorporated 1909. Capital $20,000. Newell Barnard, Pres and Treas; A G Lockwood, Vice-Pres; Lewis Barnard, Sec.

Valley Cornice and Slate Co (Ltd), 314 N Hamilton. Incorporated February, 1902. Capital $10,000. J C Albright, Chairman; W H McBratnie, Sec.

Valley Grey Iron Foundry Co, cor E Bristol and Water. Incorporated April, 1907. Capital $20,000. Alexander G Finlay, Pres; John C Luetjohan, Vice-Pres; P J Redmond, Sec; Wm P Powell, Treas.

Valley Home Telephone Co, n w cor Jefferson and Germania avs. Incorporated Nov 30, 1908. Authorized capital $850,000. J S McCabe (Bay City, Mich), Pres; James P Gibbs, Sec and Treas.

Valley Sweets Co, 312 S Hamilton. Incorporated July 21, 1906. Capital $25,000. L A Burrows, Pres; Geo F Dice, Vice-Pres and Mngr; John W Johnson, Sec and Treas.

Watson H Co, 420-422 Genesee av. Incorporated February, 1896. Capital $25,000. Hamilton Watson, Pres; Thomas Watson, Vice-Pres and Treas; A T Watson, Sec.

Weidemann A W Land and Timber Co, 613 Bearinger Bldg. Incorporated November 14, 1910. Capital $10,000. A W Weidemann, Pres; I A Thayer, Vice-Pres; G L Smalling, Sec, R B Thayer, Treas.

Wells-Stone Land Co (Ltd), 605 Bearinger Bldg. Incorporated July, 1911. Capital $15,000. E P Stone, Chairman; Samuel B Borland, Sec; James A Montross, Treas.

West Side Business Association, 204 N Hamilton. Incorporated August, 1907. M N Brady, Pres; J W Ippel, Vice-Pres; A A Alderton, Treas; L S Foote, Sec.

Wickes Boiler Co, 502 N Water. Incorporated Dec. 13, 1907. Capital $500,000. Wm J Wickes, Pres; E C Fisher, Vice-Pres and Genl Mngr; H T Wickes, Treas; F H Payne, Sec.

Wickes Brothers, 512 N Water. Incorporated 1884. Capital $1,000,000. H T Wickes, Pres and Treas; W J Wickes, Vice-Pres and Genl Mngr; Wm L Miles, Sec.

Willcox Engineering Co, Holland av nr Warren av. Incorporated 1905. Capital $50,000. George B Willcox, Pres and Mngr; B L Willcox, Sec and Treas.

Wolverine Dry Cleaning Co, 407 N Hamilton. Incorporated April, 1909. Capital $1,500. Fred L Falkenhagen, Pres; John H Cosendai, Sec and Treas.

Wolverine Roofing Co, 110 N Niagara. Incorporated March, 1909. Capital $5,000. Wm H Tausend, Sec and Treas.

Wright-Blodgett Co (Ltd), 700 N Hamilton. Organized June, 1899. Incorporated May, 1904. Capital $1,500,000. C H Davis, Chairman; G M Stark, Sec; W T Knowlton, Treas.

Wylie & Buell Lumber Co, 314 Bearinger Bldg. Incorporated, 1904. Capital Stock $200,000. J T Wylie, Pres; C E Kynast, Sec and Treas.

LABOR UNION DIRECTORY.

Amalgamated Glass Workers International Association of America, Local Union No 58. Meets 1st and 3d Thursday of month in Miners' Hall, 418 S Hamilton. Henry Vollmer, Sec.

Boilermakers' Union No 124. Meets second and fourth Mondays of each month in S F of L Hall. Martin McGinnis, Sec.

Bricklayers' Union No 7. Meets alternate Tuesdays of each month in S F of L Hall. R R Forster, Sec.

Brotherhood of Locomotive Engineers, Division 304. Meets first and third Sundays of each month at 715 N Warren av. F G Hatswell, Sec.

Brotherhood of Locomotive Fireman, Division 286. Meets second and fourth Sundays of each month at 715 N Warren av. S J Beatty, Sec.

Brotherhood of Railway Trainmen, Saginaw Valley Lodge No 188. Meets second and fourth Sundays of each month at 1:30 p m in Myrtle Hall, 514 Potter. Wm Blondheim, Sec.

Carpenters' Union No 59. Meets in S F of L Hall every Tuesday evening at 7:30. John Miller, Sec.

Carpenters' Union No 334. Meets every Wednesday evening in Gosen Hall, 1301 Court. George J Miller, Sec.

Cigarmakers' Union 130. Meets at S F of L Hall second Wednesday of each month at 7:30 p m. Albert E Zuehlke, Secretary.

Clerks' Union No 40. Meets at S F of L Hall last Monday of each month. A Henney, Sec.

Coopers' Union No. 136. Meets first and third Saturdays of each month in S F of L Hall. Fred Flohr, Secretary.

Electrical Workers' Union No. 145. Meets first and third Wednesdays of each month in Engineers' Hall. Richard Cook, Sec.

Engineers' Union No 28. Meets every Saturday evening at Engineers' Hall, 109 N Washington av. Edward W McFarren, Sec.

Iron Molders' Union No 321. Meets first and third Wednesdays of each month in S F of L Hall. Wm R Wruck, Sec.

Iron Workers Helpers' Union No 8903. Meets second and fourth Wednesday of each month in S F of L Hall. John H Reinig, Sec.

Journeymen Tailors' Union No 83. Meets at S F of L Hall first and third Mondays of each month at 8 p m. George Winterstein, Sec.

Leather Workers' Union (Amalgamated Assn) No 96. Meets second and fourth Tuesdays of each month in S F of L Hall. C Moulder, Sec.

Longshoremen's Union No 6. Meets second and last Saturdays of each month at 202 N Water. John Haney, Sec.

Machinists' Union No 600. Meets first and third Tuesdays in Orangemen's Hall, 111 N Washington av. H Pitsch, Sec.

Miners' Union No 129. Meets first and third Wednesdays of each month at S F of L Hall. Thomas Melzer, Sec.

Miners' Union No 1222. Meets first and third Wednesdays in S F of L Hall. J Hickson, Sec.

Miners' Union No 1348. Meets in S F of L Hall. Henry Hawkins, Sec.

Miners' Union No 1419. Meets first and third Thursdays in S F of L Hall. Frederick H Porterfield, Secretary.

Miners' Union No 1567. Meets first and third Mondays in S F of L Hall. Frank Ardern, Sec.

Miners' Union No 2414. Meets first and third Fridays of each month at Mineworkers' Hall. Duncan Boyd, Secretary.

Miners' Union No 2564. Meets second and fourth Monday of each month at Miners' Hall. H. Clements, Secretary.

Miners' Union No 2865. Meets in S F of L Hall. Peter Kirk, Sec.

Musicians' Union No 57. Meets at 405 Genesee av. Frank Glasford, Sec.

Painters' and Decorators' Union No 199. Meets every Friday at S F of L Hall. R E Holmes, Sec.

Patternmakers' League. Meets third Monday of each month in S F of L Hall. John Zeamann, Sec.

Plumbers' Union No 85. Meets second and fourth Tuesdays of each month in S F of L Hall. H E McDonald, Sec.

Printing Pressmen's Union No 14. Meets second Wednesday of each month. James Schwierer, Sec.

Retail Clerks' Association (West Side) No 65. Meets last Wednesday of each month at Smith's Hall, Court. A A Karp, Sec.

Saginaw Federation of Labor. Meets at 7:30 p m on the second and fourth Thursday of each month in S F of L Hall. James Platt, Pres; F Beyer, Vice-Pres; Wm H Ferris, Rec Sec; Charles A Evans, Fin Sec; Albert Yeager, Treas; R J Jones and Wm H Ferris, Organizers for the American Federation of Labor.

Valley City Typographical Union No 50. Meets at Hall, 719 Genesee av, first Sunday of each month at 2:30 p m. Wm Fust, Pres; A Marxhausen, Rec Sec.

LIBRARIES.

Christian Science Reading Room, Wiechmann Bldg, 110 S Jefferson av.

Directory Library, Post Office, cor S Jefferson and Germania avs. Contains directories of the principal cities of the United States and Canada for free public reference.

Germania Library, n e cor Third and Lapeer avs. Owned by the Germania Society. Volumes, 7,500. Open Sundays from 10 a m to 1 p m. Frank M. Leitzow, Librarian.

Hoyt Public Library, n e cor Jefferson and Janes avs. Established February 2, 1883. Volumes, 32,500. Miss Harriet H Ames, Librarian. Open from 9 a m. to 6 p m and 7 to 9 p m daily, except Sundays.

Saginaw (East Side) Public Library, 113-115 S Jefferson av. Miss Mary E Dow, Librarian. Volumes, 19,000. Open 10 a m to 8 p m daily, except Sunday.

West Side Public and School Library (Union School District of Saginaw), cor Hancock and Webster, w s. Anna A Benjamin, Librarian. Volumes, 15,700. Open 9 to 12 a m and 1:30 to 5 p m daily, except Saturdays and legal holidays, and 7 to 8 p m Friday evenings.

MILITARY.

Michigan National Guard, Co F 3rd Infantry. Drill nights Monday evenings at the Armory n e cor Water and Janes av. W H Martin, Capt; Frank M McCullagh, 1st Lieut; Alfred Mitchell, 2d Lieut.

Michigan Naval Brigade, 2d Division, 1st Battalion. Meets every Tuesday at Armory, n e cor Water and Janes av. Philip M Herrmann, Lieut Jr; Warner L Cooper, Ensign.

Saginaw Naval Reserves, Armory n e cor Water and Janes av. George Satava, Pres; P M Herrmann, Secretary.

MISCELLANEOUS SOCIETIES, CLUBS, ETC.

All Saginaw Bowling Association, 413 Genesee av. F S Hogan, Pres; John H Johnson, Sec; F B Godard, Treasurer.

Alliance Marquette Society Grand Council. G P, Dr H J Riopelle; G S, Mrs H LaJoie; G T, Joseph Lalonde.

Alliance Marquette No. 1. Meets the second and fourth Sundays of each month at K O T M M Hall, 1820 N Fayette. Edward T Crevia, Pres; Frank Vachon, Sec; Joseph Lalonde, Treas.

Alliance Marquette No 2. Meets the first and third Sundays of each month at Penoyer Hall, 1820 N Fayette. Mrs H LaJoie, Pres; Mrs Zephyrine Picard, Sec; Mrs Louise Paquette, Treas.

Arbeiter Unterstuetzungs Verein, East Side. Meets second Thursday and fourth Sunday of each month at Arbeiter Hall, cor Janes and Fourth avs. Robert C Weber, Pres; Ferdinand Heymann, Sec; Simon G Koepke, Treas.

Arbeiter Unterstuetzungs Verein, West Side. Meets first Wednesday and third Sunday of each month in Arbeiter Hall, cor Adams and Oakley. Frederick J Plettenberg, Pres; Oscar H E Schaper, Treas; Martin W Fieger, Rec Sec.

Catholic Mutual Benefit Association Branch No 12. Meets second and fourth Thursdays of each month at 132 N Franklin. John J Duggan, Pres; Vincent Kindler, Vice-Pres; Dr M D Ryan, Rec Sec; Wm Heagany, Fin Sec; Andrew Murray, Treas.

Daughters of the American Revolution, Saginaw Chapter. Meets third Saturday in January, March, May, September and November at members' homes. Mrs G M Stark, Regent; Mrs H E Kendall, Sec; Mrs L E Holland, Treas.

Deutscher Landwehr Unterstuetzungs Verein (German Veterans). Meets every first Sunday of each month in Arbeiter Hall (E S). Max Dettenthaler, Capt; Julius Borasch, Sec; August Huebner, Treas.

East Saginaw Club, 215 N Washington av. W C Phipps, Pres; R M Boyd, Vice-Pres; W H Lewis, Sec and Treas; E Wallace Miller, Mngr.

East Saginaw Firemen's Fund Association, Headquarters Hose Company No 3. George W Wallis, Pres; Robert B Hudson, Vice-Pres; John Duscham, Sec; George P Fradd, Treas.

East Side Gun Club. Organized May, 1888. Meets first Tuesday of each month at 718 Genesee av. George E Openo, Pres; Frederick J Wolf, Sec and Treas.

Edelweiss Club. Organized 1899. Meets at houses of members Tuesday afternoons. Mrs. Ella M Hanks, Pres; Mrs Clara Hoyt, Sec; Mrs Louise Rossiter, Treasurer.

Elks' Club. Organized January 1, 1898. Cor Warren and Germania avs. John A Cimmerer, Chairman; Charles W Bradford, Sec; F C Floeter, Treas.

Euterpean Club The. Meets third Thursday of each month at 415½ Court. Mrs J M Morley, Pres; Mrs F Lash, Vice-Pres; Mrs R C Morley, Sec; Louise Hannon, Treas.

First Ward Gun Club. Ephraim J McNally, Pres; A Parsons, Vice-Pres; James Jackson, Sec; F C Bruske, Treas.

Germania Society. Organized Sept 2, 1856. Incorporated 1867. Meets quarterly, commencing second Monday in January, April, July and October, at Germania Hall, n e cor Third and Lapeer avs. Wm B Baum, Pres; Wm Heim, Vice-Pres; Herman Vasold, Sec; Andrew Eymer, Treas.

Hebrew Benevolent Society. Organized 1896. Meets first Sunday of each month at 800 Genesee av. Isaac Fink, Pres; Harry Levinsohn, Sec; Herman L Taub, Treasurer.

Ladies' Auxiliary to B R T, 20th Century Lodge No 167. Organized in 1900. Meets the first and third Thursday evenings of each month in Myrtle Hall, Potter Street. Mrs Elizabeth Hunter, Pres; Mrs Edith Rankin, Sec; Mrs Sarah Leonard, Treas.

Ladies' Catholic Benefit Association, Branch No 64. Organized 1892. Meets every second and fourth Thursday evenings at SS Peter and Paul's Parish Hall, cor Perry and Fayette. Mrs Catherine Pearson, Pres; Mamie Hickson, Rec Sec; Mrs Mary Trahan, Treas.

Ladies' Catholic Benefit Association, Branch No 157. Organized Nov, 1894. Meets second and fourth Thursdays of each month in I O F Temple, 131 S Franklin. Elizabeth Hunt, Pres; Belle M Wurtsmith, R S; Elizabeth Ahern, F S; Henrietta Wurtsmith, Treas.

Ladies' Catholic Benefit Association, Branch No 447. Organized June, 1898. Meets first and third Tuesdays of each month in Engineers' Hall, 715 N Warren av. Mary Dwan, Pres; Mary A Moloughney, Rec Sec; Mrs Mary Deno, Treas.

Ladies' Catholic Benefit Association (St Andrews' Branch), No 971. Meets at St Andrews' Academy first and third Mondays of each month. Minnie Bryne, Pres; Anne Allen, Rec Sec; Cecelia Allen, Fin Sec; Mrs Veronica Maier, Treas.

Loyal Mystic Legion of America, Saginaw Council No 170. Meets first and third Thursdays of each month in Smith Hall, 415½ Court. Arthur Bassett, C; Mrs Mary Robins, V C; Mrs Mary E Buss, P; John Regan, sec; Mrs Catherine Jones, Treas.

Master Builders' Association of Saginaw. Meets second and fourth Wednesdays of each month in Chase Blk. George Spindler, Pres; Wm H Tausend, Sec; A C Melze, Treas.

Merchants' and Manufacturers' Association, 501-502 Eddy Bldg. H T Wickes, Pres; J L Jackson, Vice-Pres; A C Melze, Treas.

Michigan Butchers' Protective Association No. 3. Meets second and fourth Wednesday of each month in Foresters Temple. John H Zehnder, Pres; Fred Strutz, Sec; Robert Edelhoff, Treas.

Michigan Coal Operators, 404 Eddy Bldg. Thomas W Davis, Commissioner.

Michigan Gas and Oil Co, 601-602 Kirby Bldg. Incorporated 1912. Capital $250,000. L K Davis, Pres; E S Frishkorn, Sec and Treas.

Moose Club. Meet every Tuesday in hall, Hamilton Square Bldg. John Eib, Chairman; Wm H Ferris, Sec; Charles A Beckmann, Treas.

National Association of Letter Carriers Branch No 74 Meets first Monday of each month in Federal Bldg. Robert J McCormick, Pres; John L Delbridge, Sec; A D McMaster, Treas.

National Association of Letter Carriers Branch No 254. Meets first Monday after the 15th of each month in Merrill Block. George Huber, Pres; H B Purmort, Sec; F J Wittman Jr, Treas.

Retail Merchants' Association. Meets on call of President in Board of Trade Rooms, 404 Eddy Bldg. M W Tanner, Pres; Arthur R Treanor, Sec; J W Grant, Treas.

Saginaw Anti-Tubercular Society. Meets in Board of Trade Rooms 1st Tuesday of each month. Pres, C H Peters; Vice-Pres, C N Greenway; Sec, Mrs Charles W McClure; Treas, E C Mershon; Health Officer, Dr W J O'Reilly, Visiting Nurse, L I Nichols. Dispensary Bliss blk cor N Michigan and Genesee avs, open from 4 to 6 p m except Sundays, Mich Tel 515-L.

Saginaw Art Club. Meets every Wednesday at Hall, 415½ Court. Mrs J M Brooks, Pres; Mrs W S Connery, Sec; Julia Morgan, Treas.

Saginaw Band and Orchestra Association, 501-505 Eddy Bldg. J W Smart, Pres; C H Peters, Vice-Pres; J P Beck, Treas; Prof Arthur Amsden, Director.

Saginaw Bay Water Association, 605 Eddy Bldg. J A Cimmerer, res; M L Johnson, Sec; J F Boynton, Treasurer.

Saginaw Board of Trade, 501-502 Eddy Bldg. John A Cimmerer, Pres; John J Rupp, 1st Vice-Pres; M W Tanner, 2d Vice-Pres; Wm Seyffardt, Treas; Joseph P Tracy, Sec.

Saginaw Boat Club. Meets on call of President. W S Linton, Pres; Vincent Kindler, Sec and Treas.

Saginaw Canoe Club, 116 S Jefferson av. Organized 1907. Robert Cook, Pres; C H Peters, Commodore; Fred H Jerome, Sec and Treas.

Saginaw Charity Association. Meets first Monday of each month at 520 Hayden. Pres, Rev Robert Stapleton, Vice-Pres, Miss Lillian I Nichols; Sec-Treas, M D Brooks.

Saginaw City Federation of Women's Clubs. Meets on call of President. Mrs Anna Bittman, Pres; Mrs L L Mautner, 1st Vice-Pres; Mrs C C Macomber, 2d Vice-Pres; Mrs A B Ziegler, F S; Edith Symons, Cor Sec; Mrs Lucile Hanks, Treas.

Saginaw Country Club. Organized Nov 1, 1901. Meets third Wednesday in January in Club House, s s Gratiot av, w of city limits. C L Ring, Pres; J A Montross, Treas; George F Littlefield, Sec.

Saginaw County Masonic Mutual Benefit Association, 2 Mason Bldg. Organized 1890. Wm McBratnie, Pres; Robert Johnson, Vice-Pres; J W Vorwerck, Sec; F J W Wolf, Treas.

Saginaw County Medical Society. Meets first Tuesday of each month in City Hall. G H Ferguson, M D, Pres; David Bagshaw, Sec and Treas.

Saginaw High School Alumni Association. Founded June 25, 1909. Meets Mechanical Library, Manual Training School. Pres, C H Peters; Vice-Pres, Mrs J J Rupp; Treas, Miss Lillie Levisohn; Sec, E A Truckner.

Saginaw May Festival Chorus. Meets Tuesdays, at Germain Temple of Music. M H Macomber, Pres; G F Oppermann, Treas; J S Gerhart, Sec; John G Cummings, Director.

Saginaw Police Fund Association. Organized 1891. Meets on call. James P Walsh, Pres; Wm H Reins, Vice-Pres; Wm H Kurtz, Sec; Zachariah Baskin, Treas.

Saginaw Reading Club. Meets every Monday at 3:30 p m at Y M C A, cor Michigan av and Ames. Mrs Dora Sackett, Pres; Mrs Harriet Robertson, Sec.

Saginaw Wholesalers' and Manufacturers' Association, 501-502 Eddy Bldg. Edward Schust, Pres; Joseph P Tracy, Sec; J W Ladd, Treas.

St Andrew's Society. Organized 1867. Meets first and third Thursdays of each month at 7:30 p m in I O F Temple. Robert Duncan, Pres; John Murray, Sec; Alexander Liddle, Treas.

South Side Business Association. Meets second and fourth Tuesdays of each month at 2617 S Washington av. Dr T M Williamson, Pres; Frederick L Zahner, Sec; Jay A Rouse, Treas.

Southern Michigan Base Ball League, 220 Genesee av. J P Bowen, Pres and Treas.

Teutonia Society. Meets first Monday of each month in Teutonia Hall, Fayette bet Court and Adams. J W Ippel, Pres; Hugo Schreiber, Rec Sec; Charles A Khuen, Treas.

Theosophical Society. Meets every Wednesday, 7:30 p m, in Cass Block. Lincoln E Bradt, Pres; Mrs J A Coombs, Sec and Treas.

Tuesday Evening Club. Organized 1907. Meets second and fourth Tuesday evenings in Nov, Dec, Jan, Feb and Mar at Masonic Temple. W W Egan, Pres; Julian A Keeler, Sec and Treas.

United Commercial Travelers Association. Meets third Saturday of each month, in Foresters Temple. S C Fuller, Pres; Herman E Vasold, Sec and Treas.

West Side Business Association, 204 N Hamilton. M N Brady, Pres; John McAvoy, Vice-Pres; A A Alderton, Treas; J N Southgate, Sec.

West Side Gun Club. Organized 1886. Meets first Tuesday of each month at 212 N. Hamilton. Julius A Scheib, Pres; James A Montross, Sec; H G Krogmann, Treas.

Winter Club. Meets every Monday evening at members' homes. Bird J Vincent, Pres; Mrs Webster Cook, Sec.

Young Men's Christian Association, s w cor Michigan av and Ames. Incorporated December, 1894. Harry L Markell, General Sec.

Young Women's Christian Association, 211-217 S Jefferson av. Organized Nov 24, 1891. Ora M Spear, Extension Secretary.

NEWSPAPERS.

Courier-Herald (daily and semiweekly, Rep). Established 1857. Published by the Saginaw Courier-Herald Co, 116 S Jefferson av. Daily and Sunday by carrier 8 cents per week.

Luther-Freund Der (monthly, religious), 124 S Second. Established 1888. Published on the 15th of each month, by Rev Frederick Volz, in the interest of the German Evangelical Lutheran Church. 25 cents per annum.

Michigan Business, 216 N Hamilton. Established Nov, 1911. Published by the Michigan Business Publishing Co. L S Foote, editor. $1.00 per annum.

Michigan Miner The (monthly). Published by John W Clark, 921 Johnson. Devoted to mineral resources of the Peninsular State and mining in general. $1.00 per annum.

Saginaw Daily News (morning and evening, Independent). Published by the Saginaw Evening News Co, 307-311 Tuscola. Daily by carriers or mail, 35 cents a month.

Saginaw Evening Press (weekly, Democratic). Published by the Saginaw Publishing Co, 208 N Hamilton. $1.00 per annum.

Saginaw Journal (German weekly, Independent). Published every Saturday by Valentine S Boos, 111 Lapeer av. $1.00 per annum.

Saginaw Post-Zeitung (weekly, German, Independent). Established 1877. Published every Thursday by F & C Reitter Co, 208-212 Lapeer av. $1.00 per annum

Saginawian The (weekly, Rep). Published by Smith & Stoelker Publishing Co, 216 N Hamilton. $1 per year.

Spectator The (weekly). Published by Spectator Publishing Co, 206½ N Hamilton. $1.00 per annum.

Valley News (weekly). Published every Thursday by T W Busby, 26 Merrill Bldg. $1.00 per annum.

FEDERAL OFFICERS.

United States Internal Revenue Collector—Ben J Fisher, Government Bldg.
United States Customs Collector—John E Sumner, Government Bldg.
United States Board of Civil Service Examiners—Edward M Cosgrove, Sec, Government Bldg.
United States Pension Examining Board—Dr S C J Ostrom, Pres; Dr G W Stewart, Sec; Dr F W Edelmann, Treas; Government Bldg.
United States Army Recruiting Station—Joseph Fawdry in charge, 4 Heavenrich blk.
United States Navy Recruiting Station—Clarence V Kinney in charge, Government Bldg.

CUSTODIAN'S FORCE—FEDERAL BLDG.

William S Linton, Custodian.
John J Spencer, Asst Custodian.
John Dietrich, Janitor.
Wm Atherton, Janitor.
Edwin Willsey, Watchman.

COURTS.

UNITED STATES COURTS OF THE EASTERN DISTRICT OF MICHIGAN.

The United States is divided into nine Judicial Circuits, in which a Circuit Court is held for each district within a Circuit. The Act of Congress approved April 10th, 1869, provides as follows: The Circuit Court in each Circuit shall be held by the Justice of the Supreme Court allotted to the Circuit Court; or by the Circuit Judge of the Circuit; or by the District Judge of the District sitting alone, or by the Justice of the Supreme Court and Circuit Court sitting together, in which case the Justice of the Supreme Court shall preside, or in the absence of either of them by the other (who shall preside), and the District Judge.

The State of Michigan by the Act of February 24, 1863, was divided into two Judicial Districts. The Courts for the Eastern District are held in Detroit and Bay City; those for the Western District, in Grand Rapids and Marquette. Both districts are attached to the Sixth Judicial Circuit, which comprises the States of Michigan, Ohio, Kentucky and Tennessee.

UNITED STATES DISTRICT COURT.

Regular sessions are held in Bay City, Mich, the first Tuesday of May and October.
Judge—A J Tuttle, Lansing, Mich.
District Attorney—Clyde I Webster.
Referee in Bankruptcy—George A Marston, Bay City, Mich.
Clerk—Carrie Davison, Detroit.
Resident Deputy at Bay City—Isabel A Ballou.
Marshal—Milo D Campbell, Detroit, Mich.
Deputy Marshal—Lucius W Tobias, Bay City.

CIRCUIT COURT.

Judges—Wm G Gage, Wm R Kendrick.
Clerk—Leopold L Pearson.
Stenographers—Myron H Macomber, Clifford C Macomber.
Circuit Court Commissioners—Alfred F Myer, John P Faucher.
Prosecuting Attorney—James P Devereaux.
Assistant Prosecuting Attorney—Bird J Vincent.
Sheriff—Leo J Rimmele.
Terms commence the first Monday in March, second Monday in May, second Monday in September, and first Monday in December of each year, and are held in the Court House, s w cor Michigan av and Court.

PROBATE COURT.

Judge—Arthur W Ganschow.
Register—John P Murphy.

RECORDER'S COURT.

Acting Judge—Arthur Clements.
Clerk—Wm H Barton.
Term begins second Monday of each month.

PARKS.

Bliss Park, cor N Michigan and Houghton avs.
Burkart Park, cor Davenport and Mary ft of Johnson st bridge.
Federal Park, e s S Jefferson av, bet Germania and Janes avs.
Fordney Park, w s Braley bet Gratiot av and Chestnut.
Germain Park, Farwell, Norman, Second and Third av.
Hoyt Park, e s Washington av s of Holland av.
Jeffers Park, junction Genesee and Germania avs.
Linton Park, Washington av, s e cor Webber.

Merrill Park, Stanley and Maple.
Park Place Park, Hoyt and S Park avs.
Park Street Park, junction Tuscola and Park.
Potter Park, junction Washington av and Potter.
Riverside Park, on Tittabawassee river, 1½ miles from the Court House.
Rust Park, between Saginaw River and Washington av, Bristol and Rust avs.
Weadock Park, junction of Weadock and Hoyt avs.
Webber Park, Morris, Prospect, Gallagher and Glenwood av.

POST OFFICE—EAST SIDE.

Building s e cor Germania and Jefferson avs.
Sub-stations—No. 1—2617 S Washington av.
" " " 2—524 Potter.
" " " 3—1948 Genesee av.
" " " 4—1319 Genesee av.
" " " 5—210 Genesee av.
" " " 6—Cor Hoyt and Sheridan ave.
" " " 7—901 Lapeer av.
" " " 8—1001 Janes av.
" " " 9—425 N Sixth.
" " " 10—701 Marion.

Wm S Linton, Postmaster; John J Spencer, Assistant Postmaster.

Office Hours: General Delivery and Stamps open continuously during week days. Holidays 6 a m to 12 m. Carriers 7:30 to 8:15 a m, 12:45 to 1:15 and 5:15 to 6:30 p m. Holidays 6 a m to 12 m and one carrier delivery in the morning. Money Order and Registry 9 a m to 5 p m. Registry and Money Orders will be issued from 5 p m to 9 a m at General Delivery Window daily except Sunday.

Registered Letter and Money Order Department.

Money Order Clerk, Arthur E Vosburg. Registry Clerk, Minnie M Sager. Finance Clerk, Miss Ada Nelson; Asst, Mrs Ella M Miller.

Orders are issued in sums of not more than $100. Larger amounts may be transmitted to the same person by additional orders.

The Postal Savings Bank is operated in connection with the Money Order Division, is established for the purpose of depositing savings at interest, with the security of the Government for repayment. Any

person over ten years of age may become a depositor, without expense, at his home office only. Deposits are limited to $100 a month and a total balance of $500 at any one time. Savings Certificates are payable on demand, are not transferable and draw interest annually at 2 per cent. Certificates may be exchanged for Postal Savings Bonds, which pay interest at 2½ per cent. Amounts less than $1.00 may be saved for deposit by the purchase of 10-cent savings cards and adhesive 10-cent savings stamps.

Fees Charged for Money Orders.

Payable in the United States, Hawaii, Porto Rico, Canal Zone, Guam, Philippines, Canada, Cuba, Mexico and several Islands in the West Indies.

For Orders for sums not exceeding $2.50..... 3 cents.
Over $2.50 and not exceeding $5.00..... 5 cents.
Over $5.00 and not exceeding $10.00..... 8 cents.
Over $10.00 and not exceeding $20.00.....10 cents.
Over $20.00 and not exceeding $30.00.....12 cents.
Over $30.00 and not exceeding $40.00.....15 cents.
Over $40.00 and not exceeding $50.00.....18 cents.
Over $50.00 and not exceeding $60.00.....20 cents.
Over $60.00 and not exceeding $75.00.....25 cents.
Over $75.00 and not exceeding $100.00.....30 cents.

International Money Orders are also issued to nearly all Foreign countries, the fees for which must be obtained at the Postoffice.

Mailing Department.

Charles H Howe, Supt Mailing Division.

Bernard J Dolph, Archie E Zander, Samuel E Rumbles, Mailing Clerks.

George Rankin, Wm C Krohn, Frank J Meier, Assorting Clerks.

Postage—The postage on letters to be forwarded in the mails to any part of the United States, or its possessions, is two cents per ounce, prepaid by stamp.

The postage on letters dropped in this office for delivery in the city, two cents per ounce, prepaid by stamp.

Great Britain, Canada, Germany (conditionally), Cuba and Mexico, two cents per ounce, pre-payment compulsory.

The postage on second class matter (which includes newspapers and periodicals), is one cent for each four ounces or fraction.

The postage on third class (miscellaneous printed matter, etc) is one cent for each two ounces.

Distinctive parcel post stamps are issued to each postmaster. On and after January, 1913, ordinary postage stamps will not be valid for postage on fourth class matter.

Postage to other countries included in the Universal Postal Union for prepaid letters, five cents for the first ounce and three cents for each additional ounce or fraction (where the postage is not paid or but partly paid, double the amount is collected at the other end). Postal Cards two cents each. Newspapers if not over two ounces weight, one cent each, other printed matter one cent for each two ounces or fraction. Merchandise and other matter of the fourth class will not go in the Foreign Mails without first being presented at the Postoffice and a Customs Declaration being prepared to accompany it, under Parcels Post regulations, postage on which is collectable at the rate of 12 cents per pound or fraction.

General Office Force.

Edward M Cosgrove, Supt of Carriers.
Charles H Howe, Supt of Mails.
George Mulholland, Paper Distributor.
Sara B Eastman, Stamp Clerk.
Helen B Eastman, Stamp Clerk.
Elsie F Abbott, Record Clerk.
Minnie M Mulholland, Gen Del Clerk.
Otto F Flathau, Night Clerk.
Louise W Moore, Inquiry Clerk.
Guy D Meston, Weather Clerk.

Substitute Clerks.

Lillian S Fisher, Stanley Moore, Jennie Wildman.

Free Delivery Department—City Carriers.

Supt of Delivery—Edward M Cosgrove.
No 1 Edward Fitzgerald.
No 2 Fred Doughty.
No 3 George M Goodboo.
No 4 Allan D McMaster.
No 5 Jay A Rouse.
No 6 Henry Leidlein.
No 7 Wm H Millett.
No 8 W Arthur Ingledew.
No 9 George H White.
No 10 Wm H Huber.
No 11 John L Delbridge.
No 12 Casper Schulte.

No 13 Henry C Schroeder.
No 14 George W Milbrodt.
No 15 Wm C Rohloff.
No 16 Louis M P Miller.
No 17 Clarence C O'Brien.
No 18 Wm F Kull.
No 19 Robert J McCormick.
No 20 Walter H Leidlein.
No 21 Herbert S Mulholland.
No 22 George D Brewer.
No 23 Saul S Ward.
No 24 Alexander B Wood.
No 25 Harry B Johnston.
No 26 Wm C Schroeder.
No 27 Theodore J Paquette.

Sub-Carriers—Martin G Gottschalk, Wm G Hoyt, Richard M L Pickelmann, Elmer E Goetz.

Special Delivery Messenger—Frank C Spencer.

Six deliveries daily in the business portion of the city, at 6:45 and 8 a m, 12 m and 1, 5:30 and 10 p m.

Four deliveries on northern division to Potter street, 6:45 and 8:15 a m, 1 and 5:30 p m.

Two deliveries daily in the entire city at 8 a m and 1 p m.

Collections, week days—2:30, 6:45, 8:30, 9:45, 11 and 12 a m; 1:30, 3, 4, 5, 6, 7 and 10 p m in business district and greater part of city at 2 a m.

Three collections are made by the carriers on Sunday, business district, at 10 a m and 3:30 p m, and entire city at 5 p m.

Custodian of Federal Building, Wm S Linton.
Asst Custodian, John J Spencer.
Janitor, John Dietrich.
Janitor, Wm Atherton.
Watchman, Edwin Willsey.

RURAL CARRIERS.

Route No 1 Anthony F Korrek.
Route No 2 Ignatz Poplewski.
Route No 3 Charles F Koch.
Route No 4 Alex Poplewski.
Route No 5 Edward H Ranous.
Route No 6 Daniel S Hewitt.
Route No 7 James B Teal.
Route No 8 Ernest Sanderhoff.
Substitute—Fred E Armstrong.

Rural Routes, Saginaw Post Office, E S.

Route No 1—Outskirts of the city of Saginaw, from Cass River to Crow Island.

Route No 2—Northern half of Buena Vista to Bay County line.

Route No 3—Janes and Wadsworth roads, across Buena Vista into Township of Blumfield.

Route No 4—Vassar road, through southern Buena Vista into southwestern part of Blumfield.

Route No 5—Webber street, King road and adjacent territory in N E portion of Bridgeport Twp, and N W corner of Frankenmuth Twp.

Route No 6—Genesee plank and strip of territory about one mile wide, east through Bridgeport Twp to Frankenmuth Twp line.

Route No 7—Washington av Town Line road and across the Cass River, serving the eastern part of Spaulding Township.

Route No 8—North of Michigan av and Carrollton rd through Carrollton and Zilwaukee, 1½ miles west, thence southeast to Carrollton and return.

POST OFFICE—WEST SIDE.

Building 114-116 S Michigan av. Martin N Brady, Postmaster; John J Williams, Asst Postmaster. Office hours 6:30 a m to 9 p m and on Sunday 9:30 to 10:30 a m. Money order and registered letter department open 6:30 a m to 9 p m.

Sub-Stations. No 1—2001 N Michigan av.
" No 2—1200 Court.
" No 3—1000 Gratiot av.
" No 4—1421 S Michigan av.
" No 5—2380 S Michigan av.

Money Order Department.

Assistant Postmaster—John J Williams.

Mailing Department.

George R Copeland and Ernest E Vibert.

City Delivery Department.

Assorting Clerks—Wm E Richardson, Wm C Fritz, Cornelius J Frost, George Huber.

General Delivery Department.

Ernest E Vibert.

Registered Letter Department.

Wm E Richardson.

Stamp Department.

Ernest E Vibert.
Sub-Clerk—Frank J Prokop.

Free Delivery Department Carriers.

No 1 Edwin C Short.
No 2 Herman B Purmort .
No 3 Wm C Krauss.
No 4 Frank X Wittmann.
No 5 Thomas E Doughty.
No 6 Rudolph F Ewald.
No 7 Edward P Bray.
No 8 Louis A Paulenske.
No 9 John H Freudenstein.
No 10 Clinton W Osborn.
No 11 Wm T Wheeler.
No 12 Charles J Kleinschmidt.
No 13 Wade B Whitman.
Sub-Carriers—Philip L Hudson, Michael H Popeck.
Special Delivery Messenger—Daniel Bray.
Six deliveries daily in the business portion of the city, at 7, 8 and 11:30 a m, and 1, 4 and 6 p m. Two deliveries daily in the entire city, 8 a m and 1 p m.
Collections—Week days, 5:30, 7, 9 and 11 a m; 1, 2, 4, 5 and 8 p m. Sundays, 3 p m residence section and 7 p m in business section.

RURAL CARRIERS.

Route No 1 F Wm Zagelmeyer.
Route No 2 Smith Benson.
Route No 3 Felix W Milz.
Route No 4 Cyrus C Eaton.
Route No 5 Benjamin F Eaton.
Route No 6 James Bourdeau.
Substitutes—Francis H Eaton, George G Smith, Frederick Dustin.

Rural Routes, Saginaw, (West Side) Post Office.

Route No 1—To Tittabawassee river—northwest along river six miles to Tittabawassee town, returning one mile east to State street, thence to Brockway into the city.
Route No 2—Leaving city on Gratiot avenue—west on Gratiot road across State Road Bridge, covering southeastern and central portion of Thomastown.

Route No 3—Leave city on S Michigan av, covering central and northern portion of Jamestown and extreme southeastern portion of Thomastown.

Route No 4—Delivering northeast portion of Saginaw-town, extreme western portion of Kochville, and eastern line (part) of Tittabawassee.

Route No 5—Leave city on Bay street—through extreme northeast portion of Saginaw town north through center of Kochville to Bay County line.

Route No 6—Delivering easterly portion of Kochville to Bay County line, returning one mile west through Kochville.

CARROLLTON POST OFFICE, s e cor Maple and Madison, John W Lavigne, P M. Office Hours 7 a m to 7 p m week days only.

PUBLIC BUILDINGS, HALLS, ETC.

Abstract Building, 116 S Jefferson av.
Academy The, Washington av, n e cor Janes av.
Achard Block, 407½ Court.
Adams Block, w s Hamilton bet Court and Adams.
Andre Block, 412-414 Court.
Arbeiter Hall (E S), Janes av, s e cor Fourth av.
Arbeiter Hall (W S), cor Adams and Oakley.
Armory Building, n e cor S Water and Janes av.
Arthur Hill Apartments, 210 S Washington av.
Auditorium The, n w cor S Washington and Janes avs.
Bancroft House Block, s w cor Genesee and Washington avs.
Bank of Saginaw Building, 400-402 Court.
Baptist Hall, e s S Michigan av, 2 s of Adams
Baum Block, s e cor Baum and Tuscola.
Baumer's Hall, 901 Cherry.
Baumgarten Block, 800-802 Genesee av.
Bearinger Building, 126-132 N Franklin.
Beck J P Building, 813-815 Genesee av.
Bernhard Block, 300-304 Court.
Beuthin Block, 1700-1702 Janes av.
Bittman Block, 321-325 N Hamilton and 412-414 Hancock.
Bliss Block and Hall, n e cor Michigan and Genesee avs.
Bohemia Hall, Wadsworth av, s w cor N Twelfth.
Brenner Block, 119-121 S Hamilton.
Brewer Block, 125-129 N Franklin.
Brewer Hall, 127 N Franklin.
Brotherhood Locomotive Engineers' Hall, 715 N Warren av.

Buena Vista Block, 100-104 Genesee av.
Butman & Rust Block, 312 Court.
Carrollton Town Hall, s w cor Carrollton and Hickory.
Cass Block, s w cor Baum and Tuscola.
Central Labor Union Hall, 109 N Jefferson av.
Central Police Station, 312-314 Germania av.
Chase Block, 114-116 N Washington av.
Christensen Block, 1217-1223 Court.
City Hall, cor Washington av and Bristol.
City Highway Building, 211 S Baum.
City Jail, 312-314 Germania av.
Connelly Block, 131-135 S Washington av.
Connery Flats, 231-235 N Washington av.
Convention Hall, City Hall.
County Jail, Michigan av n w cor Court.
County Offices, s w cor Michigan av and Court.
Courier-Herald Building, 116 S Jefferson av.
Court House, s w cor Michigan av and Court.
Cross Block, 718-722 Genesee av.
Darmstaetter Block, 121-123 Lapeer av.
Derby Block, 115-125 N Water.
Detroit Block, 521-523 Lapeer av.
Dietrich Block, 632-634 N Third av.
Dittmar Block, n w cor Hamilton and Hancock.
Doughty Block, 122-124 N Washington av.
Dunk Block, 518-526 Genesee av.
Eagle Block, 214-218 Genesee av.
Eagles' Hall, 113½ N Washington av.
Eddy Building, n e cor Genesee and Washington avs.
Edelmann Block, 716 Genesee av.
Eden Loyal Orange Hall, 111 N Washington av.
Eighteenth Ward Hall, s s Williams bet Fayette and Harrison.
Elks Temple, n w cor Warren and Germania avs.
Emerick Building, 120 N Hamilton.
Engineers' Hall, 715 N Warren av.
Everett House Block, Genesee av and Franklin.
Exchange Block, 101-105 Genesee av.
Federal Building, s e cor Germania and Jefferson avs.
Federation Hall, 109 N Jefferson av.
Fifteenth Ward Hall, e s N Bond, bet Miller and Throop.
Fifth Ward Hall, w s N 11th, bet Tuscola and Johnson.
Foresters' Temple, 131 S Franklin.
F O R Hall, 112 S Washington av.
Gaensbauer Block, 211 N Hamilton.
Gallagher Block, 131-135 S Washington av.
Gamble Block, 821-825 Genesee av.
G A R Hall, 409-411 Court.

Geisler Block, Genesee av s w cor Jefferson av.
Germain Temple of Music, 400-404 S Washington av.
Germania Hall, n e cor Lapeer and Third avs.
Germania Institute, n e cor Lapeer and Third avs.
Government Building, Germania av, s e cor Jefferson av.
Gosen Hall, 1301-1305 Court.
Gospel Hall, 319 N Webster.
Grand Trunk Railway Depots, Washington av cor Thompson and 400 W Genesee av.
Green Block, 713-717 Genesee av.
Hamilton Square Building, 202-210 N Hamilton.
Harrison Hall, n w cor N Sixth and Tuscola.
Heavenrich Block, n e cor Genesee av and Franklin.
Hebrew Hall, s w cor Wadsworth av and 12th.
Heller Block, 804-806 Genesee av.
Heller's Hall, 804-806 Genesee av.
Hess Block, 107-111 N Washington av.
Hollister Flats, 406-412 N Franklin.
Hoyt Public Library, n e cor S Jefferson and Janes avs.
Hughes Block, s w cor Hamilton and Hancock.
Hurtubise Block, 412-422 S Hamilton.
I O O F Halls, 412-414 Hancock, 725 N Fifth av, 121 S Franklin, 715 N Warren av, 2710 S Washington av and cor Madison and Maple, Carrollton.
Inter-Urban Passenger Station, Germania av n w cor Franklin.
Jeffers Block, 124-126 S Washington av.
Jeffers Terrace, 304-314 Carroll.
Jeffers Theatre, 124-126 S Washington av.
Keho Block, 408 Court.
Kelley Hall, 526 Potter.
Kelly Block, 821-823 Genesee av.
Killinger Block, 422-426 Potter.
King Block, s e cor N Warren av and Potter.
Kinney Block, 404 Court.
Kirby Building, 111-113 S Franklin.
Knights of Columbus Hall, top floor Wiechmann Bldg.
Knights of Pythias Castles, 124 N Washington av and 321 Court.
K O T M M Halls, 719 Genesee av, 2723 S Washington av, 415½ Court, 1830 N Fayette and s e cor Wadsworth and Kimball (B V).
Kohn Block, s w cor S Fayette and Gratiot av.
Kosciuszko Hall, Perkins and S 12th.
Kundinger Block, 210 S Hamilton.
Lalonde Apartments, 128 N Jefferson av.
Lawrence Building, 209 S Jefferson av.

Lerczak Hall, s e cor Jackson and Shatuckville rd, Carrollton.
Longshoremen's Hall, 132-134 N Water.
Louden Block, 901-903 Genesee av.
Loyal Order of Moose Hall, 202 N Hamilton.
Luster Block, 323 Genesee av.
McFarlan Block, 122-124 N Washington av.
McLean Block, 413 Genesee av.
McLean W S Block, 412-416 Tuscola.
Mann's Block, e s Franklin, bet Genesee av and Tuscola.
Mason Building, 102 S Washington av.
Masonic Halls, 407½ Court and 2723 S Washington av.
Masonic-Maccabee Building, 2723 S Washington av.
Masonic Temple, N Washington av n e cor Johnson.
Mercer Block, 209-211 Genesee av.
Merrill Building, Court, s e cor Michigan av.
Mershon Club House, nr Mershon Station
Michigan Central Passenger Depots, W Genesee av nr Michigan av, foot of Court and Washington av n e cor Emerson.
Michigan Employment Institution for the Blind, n s Houghton av bet Hanchett and Benjamin.
Michigan Naval Brigade Armory, n e cor Water and Janes av.
Michigan State Telephone Building, 300 S Washington av.
Miller Block, Court, s e cor Hamilton.
Miller Block (2), 808-810 Janes av.
Miners' Hall, 420-422 S Hamilton.
Mordec's Hall, 522 Perkins.
Morley Block, 115-129 N Washington av.
Mueller Block, 109 N Jefferson av.
Myrtle Hall, 512-514 Potter.
Nathan Blocks, 108-112 N Hamilton and 517 Genesee av.
Nickodemus Block, 700-702 Genesee av.
Ninth Ward Hall, s w cor Martha and Ward.
Nineteenth Ward Hall, S Hamilton bet Lee and Wayne.
Norris Block, 101-103 Genesee av.
Odd Fellows' Halls, 412-414 Hancock, 725 N Fifth av, 121 S Franklin, 715 N Warren av, 2710 S Washington av and cor Madison and Maple, Carrollton.
Ozeraites Hall, 1325 Hess av.
Parson's Block, 217-223 N Hamilton.
Pendell Block, 415 Genesee av.
Penney Block, Genesee av, s e cor Franklin.
Penoyer Hall, 1820 N Fayette.
Pere Marquette Building, s e cor Washington av and Tuscola.
Pettibone Block, 618-622 Genesee av.

Police Station (e s), 312 Germania av.
Police Station (w s), 408 Adams.
Polish Hall, Annesly, n e cor 15th (B V).
Post Office (E S), Germania av, s e cor Jefferson av.
Post Office (W S), 114-116 S Michigan av.
Potter Street Depot, Potter opp Warren av.
Power Block, 117-133 S Water.
Prall Block, 111 S Jefferson av.
Public and School Library (w s), N Webster, s e cor Hancock.
Pulaski Hall, s s Perkins bet 10th and 11th.
Pythian Castles, 124 N Washington av and 415½ Court.
Qualmann Building, 810-818 Genesee av.
Quinnin Block, 112 N Baum.
Reitter Building, 208-212 Lapeer av.
Reitz Block, 818 Janes av.
Royal Block, 120-122 S Franklin.
Safety Storage Building, 213-217 Tuscola.
Saginaw Federation of Labor Hall, 109 N Jefferson av.
St John's Guild Hall, s e cor N Fayette and Hancock.
Salina Block, 2622-2624 S Washington av.
Schick Block, 120-122 N Baum.
Schmelzer Apartments, 119-125 S Jefferson av.
Schmelzer Building, 737-745 Hoyt av.
Schust's Block, s w cor Lapeer av and Sixth.
Schwemer & Witt Block, 719-723 Genesee av.
Second National Bank Building, 110-112 N Washington avenue.
Seemann & Peters Block, 200-206 N Franklin and 301-311 Tuscola.
Simpson Block, s w cor Adams and Hamilton.
Sixth Ward Hall, 646 S 4th av.
Smith Hall, 415½ Court.
Stiber Building, 401-405 N 9th.
Stolz Block, 805-807 Genesee av.
Teutonia Opera House, w s Fayette, bet Court and Adams.
Thirteenth Ward Hall, 2317 N Michigan av.
Tower Block, junction Genesee and Lapeer avs.
Turner Block, 114-116 S Washington av.
Turner Hall, Third av, near Lapeer av.
Twentieth Ward Hall, 115 Bay.
Union Block, 110-114 S Water.
Utility Block, 225-229 S Washington av.
Valley Telephone Bldg, n w cor Jefferson and Germania avs.
Van Wey Block, 409-411 Court.
Wartenberg Hall, 1201-1207 Court.

Water Works (E S), 955 Douglas.
Water Works (W S), foot Hancock.
Wiechmann Building, s e cor Genesee and Jefferson avs.
Wiggins Block, 113-115 S Jefferson av.
Willcox Building, s s Holland av, bet Genesee and Warren avs.
Y M C A Building, s w cor Michigan av and Ames.
Y W C A Building, 211-217 S Jefferson av.

RATES OF FARE.

Authorized by City Ordinance for Carriages, Express Wagons, Drays, etc.

For carrying passengers at the following prices and no more, viz.: From 6 o'clock a m to 11 o'clock p m, a distance of not exceeding one and one-half miles by the most direct route, the sum of twenty-five cents for each passenger, and for a greater distance than one and one-half miles the sum of fifty cents for each passenger, and between the hours of 11 o'clock p m and 5 o'clock a m, double fare may be charged and collected, and the time of starting with the passenger shall be the time governing the charge therefor. Provided, That no charge shall be made for carrying children of the age of six years when accompanied by a paying passenger, and that between the ages of six and ten years only half fare shall be collected for children accompanied by a paying passenger, and each paying passenger shall be entitled to have carried by such conveyance, without charge, any baggage not exceeding fifty pounds in weight, and for each piece of baggage weighing over fifty pounds, twenty-five cents may be charged and collected. For the use of any public or licensed vehicle by the hour, for no more than four persons, and with the privilege of going from place to place, and stopping as often as required, one dollar for the first hour and seventy-five cents for each additional hour, or fraction thereof, and for each additional person twenty-five cents extra, between the hours of 5 o'clock a m and 11 o'clock p m, and double such prices between 11 o'clock p m and 5 o'clock a m, and when employed by the day not exceeding five dollars shall be charged for the use of any such vehicle. But no employment by the day shall consist of more than ten hours, nor last later than 9 o'clock p m.

This ordinance shall apply to any vehicle which may at any time be placed for hire upon any stand, and to all omnibuses, carriages and vehicles kept by any person or persons for the purpose of conveying passengers for hire to or from steamboats and passenger depots and other places within the City of Saginaw.

Draymen shall be entitled to demand and receive of their customers as compensation for their services the following sums and no more: Where one animal is employed in hauling the dray used, two blocks distance and under, twenty-five cents; two blocks distance and under four blocks, thirty-five cents; under three-quarters of a mile, fifty cents; three-quarters of a mile and to the extent of the city limits, seventy-five cents and no more, except when two men are required, when it shall be lawful to charge twenty-five cents per hour, or fraction thereof, for such additional man; and when two animals are employed in hauling the dray fifteen cents additional may be charged and collected. Provided, That no drayman shall make any more trips or loads than is actually necessary for any customer, and the distance for which he may charge shall be computed by the shortest route between the place of receiving and delivering the drayed articles or goods.

SCHOOLS—PUBLIC—EAST SIDE.

BOARD OF EDUCATION.

Meets the third Wednesday of each month in Mechanical Library Room, Manual Training School, Warren av, n e cor Millard.

Officers for the Year 1912-1913.

Dr Charles P Stone, Pres; Owen Hales, Vice-Pres; Wm C Klumpp, Sec and Treas. Office of Board, 610 Bearinger Bldg. Both Tels 1550. E C Warriner, Supt; Mary E Dow, Librarian; Chester A Dingman, Messenger.

Inspectors.

1st Ward—Owen Hales.
2nd Ward—Ard E Richardson.
3rd Ward—Dr Charles P Stone.
4th Ward—Gustav Oppermann.
5th Ward—Frank E Bastian.

6th Ward—Dr Norman J Pike.
7th Ward—Frederick J Fox.
8th Ward—Henry Witters.
9th Ward—George M Winkler.
10th Ward—Dr Wm F English.
11th Ward—Guy W Groom.
12th Ward—Adolph R Moeller.

*The terms of all inspectors of even numbered wards, are for four years from the third Monday in July, 1914, and the terms of the inspectors from odd numbered wards, expire in four years from the third Monday in July, 1913.

Superintendent—E C Warriner; Meta Mutscheller Clerk. Office hours at High School (Manual Training Building), 4 to 5 p m each school day.

Truant Sergeant—Elmer E Bishop.

Supervisors—Music, Kate M B Wilson; Drawing, Marion E Gubtil; Penmanship, Solon S Purdy; Manual Training Teachers, Lelia B Crabbe, Katherine Casey, B W J Craig, Elsie Feige; School for Deaf, Etta E MacFarlane.

High School—Three buildings with Manual Training Dept, Gymnasium and Bath House, S Warren av, cor Millard. Principal, W W Warner. Teachers, Helen B King, Elizabeth Zahner, Fannie A Burnham, Solon S Purdy, Florence B Barnard, Macy Kitchen, Margaret Merrill, Julia H Roberts, Hilary E Brady, H S Doolittle, Robert Granville, Clara M Lauer, Dora C Lutes, Hazel A Murphy Lulu Babcock, Lois Wilson, Ida L Brown, May E Webster, Peris Goeschel, Jessie R Herman, John W Mitchell, Charlotte T Denfeld, Gertrude O'Brien, John E Tanis, Clara G Loveland, Catherine Douglas, Bertha A Blanchard, Rudolph Guder, Mary A Weber, Librarian, Ella A Truckner.

Manual Training Teachers—Samuel S Judd, Director; Pearl E Davis, Anna C Finlay, Ruby M Smith, Elizabeth Ryan, Walter F Tippey, Christian Hoerner, Henry C Wienke, Edna M Moiles, Mabel M Hay.

Gymnasium Teachers—Franz Dreier, Delia S Gipe.

Trade School--Teachers, Earl E Biggam,Arthur E Kelsey

Central School, n s Germania av, bet Park and Second. Principal, J S Kennedy; Assistant Principal, Jessie M Tillock. Teachers, Isadore Flanders, Della H Jacques, Jennie Reinke, Mary H Bowers, Ruth Winkler, Cora E McEachron.

Crary School, Carroll, bet Warren and Weadock avs. Principal, Kate F Holst. Teachers, Mary Sing, Jennie Wildman, Jennie M Campbell, Clara L MacGowan, Mary B McInnis, Lotta E Birdsall, Minnie Miller.

Emerson School, Emily, bet Merrill and Mott. Principal, Cassius H Handley; Assistant Principal, Jessie A Loomis. Teachers, May E A Payne, Alberta E Plumb, Myrtle K Hill, Alvina K Passolt, Flossie Howell, Agnes B Muir, Elizabeth Fesler, Amy H Anderson, Clara A Rademacher, Nellie F Morey, Jessie M McCalman, May S Jenkins, Flora Heymann, Hulda M Reinert.

Germania School, Tuscola, bet Third and Fourth avs. Principal, L J A Ibershoff; Assistant Principal, Emma L Curtis. Teachers, Emilie M Bruske, Minnie A Erwin, Blanche L Plues, Elsie Lippelt, Carrie Fuerstenau, Matilda Prottengeier, Rose M Reitter.

Houghton School, s s Johnson, opp Tenth. Principal, Sarah Fox. Teachers, Mary L Helm, Wanda E Schaefer, Mabel Stahl, Charlotte H Feahr, Laura E Bogardus.

Hoyt School, Jefferson av, bet Hoyt av and Emerson. Principal, J W Langdon. Teachers, Carrie E Goppelt, Elizabeth O'Neill, Jessie McLean, Henrietta M Nelson, Josephine K Hugener, Hazel Johnson, Flora A Leroy, Edna M Heilbronn, Alice M Shea.

Jones School, Cherry, bet Tenth and Eleventh. Principal, Ella A Milligan; Assistant Principal, Kate M Hoock. Teachers, Maude Otto, Emma Eggert, Marie Walther, Esther Bowman, Hulda A Rohde, Anna B Campbell.

Longfellow School, Holland av, bet Warren and Ward. Principal, Kate M Passolt. Teachers, Estelle E Cameron, Sadie E Lamphear, Annabelle E Steele, Bertha Hesse, Gladys E Marshall.

Potter School, Norman, bet Fifth and Sixth. Principal, Mary E Muir. Assistant Principal, Alice M Henderson. Teachers, Esther Bowman, Drusilla West, Blanche M Town, Bertha A Searles, Helen B Harder, Mabel Stahl, Anne McHugh, Lucile Hanks, Bessie N Rehal. Fred Howe, janitor.

Salina School, cor Glasby and S Washington av. Principal, Katherine McInnis. Teachers, Hazel Brown, Elizabeth C Crispin, Jessie H Rouse, Louisa M Austin, Margorie C Milne, Ella Rhodes.

Sweet School, Webber, bet Lincoln av and Wilkins. Principal, Sarah M Fritz. Teachers, Hattie M Turner, Gladys C Wilkins, Alice Hopcroft, Frances R Law, Elsie B Pagel. John Wilber, janitor.

Training School, in Houghton School, s s Johnson, opp Tenth. Principal, Wilmer Kinnan; 1st Assistant, Sidney Haring. Teachers, Nita Blaisdell, Katheryne Keller, Francis B Rowden, Karla Beierle, Bertha Crawford, Eva M Grow, Anna L Pequignot, Grace M Feahr, Lorna C Bliss, Florence E Horzewski, Irma M Rice.

Washington School, cor Washington av and Randolph. Principal, G E Crowley. Assistant Principal, M Theresa Fritz. Teachers, Kittie M Rouse, Jennie S Rambo, Emma L Keeney, Minnie C Einfalt, Isma McHugh, Effie A Whitney.

Buena Vista, District No 6, s s Wadsworth, 1 e of Arthur Susan E Thompson, Ida M Stahl, Lillian E Clarke, Josephine Early, Mabel A Carey.

SCHOOLS—PUBLIC WEST SIDE.

BOARD OF EDUCATION.

Meets first Thursday of each month at John Moore School Bldg, n w cor Court and Harrison.

Officers for the Year.

Lorenzo T Durand, Pres; Frank E Emerick, Vice-Pres; Charles A Khuen, Sec; George Spindler, Treas; Dr. E E Curtis, Harker W Jackson, Trustees; Philip Huber, Supt.

Clerk of the Board—Arthur D Bate.
Stenographer—Mary L Smith.
Librarian—Anna A Benjamin.

Offices—John Moore School Building.

Superintendent's Office—Arthur Hill High School, office hours 8-9 a m, 3-4 p m.

Truant Sergeant—Eleazer Baskins. Office 408 Adams.

Special Teachers—Drawing, Alice Wright; Music, Louise M Smith; Domestic Science, Jeanette Hill; Manual Training and Domestic Art, Josephine M Strong. Principal County Normal, Linda Hankinson; F H Atkinson, Instructor; Training Teachers, Helen Church, Florence M Kennedy, Minnie E Arndt, Marie Myers, Julia Smith.

Arthur Hill High School, s e cor Court and Harrison. Principal, Morell B Baker. Teachers, Lillian B Morgan, Margaret M Ascher, Sara E Van Dervoort, Charlotte Coney, Jeanette Coates, Cornelia H Campbell, Herman C Lange, Kate D L Miller, Anna M Carr, Guy L Mowry, M Estella Nash, Beulah M Carpenter, Edna M Feige, Charles A Hach.

Bliss School, n w cor Bristol and Bond. Principal, M Gertrude Storch. Teachers, Etta Mowry Lydia A MacKinnon, Mildred M Campau, Flora B Newell, Maude I Henderson, Grace A Dunn, Pearl McK Robinson.

David H Jerome School, s w cor Dearborn and Harrison. Principal, Julia McPhillips. Teachers, Edith L Smith, May L Benjamin, Lizzie R Haigh, Mary McBratnie, Nellie M Washburn, Dorothy Fruechtel, Lena Reins.

Durand School, n s Joslin, cor Grout. Principal, Mabel C Moiser. Teachers, Florence M Kennedy, Louise Wellington, Minnie Arndt, Bertha M Trask, Sadie J Davis, Susan Zubler.

Emil Herig School, n e cor Hancock and N Charles. Principal, Clara H Ziegler. Teachers, Clara Radeke, Isabella W Wetzel, Ida R Johnson, Louise Schwartz, Vida Wilson, Julia Smith, Anna M Biesterfeld.

John Moore School, n w cor Court and Harrison. Principal, F H Atkinson. Teachers, Sarah E Williams, Augusta Ziegler, Carrie F Bauer, Augusta Rachuth, Isabelle Herrig, Catherine Diebel, Dorothy Horgan, Grace Ryman, Julia Wetzel, Edith M Brown, Carrie Steinbauer, Ena Alger, Anna M Rose.

Otto Roeser School, s w cor Cass and Bond. Principal, Janet Louise Brogan. Teachers, Laura C Rose, N Maude Henderson, Jeanette V Shaw, Lillian A Turner, Mrs E Annetta Wellington, Marie Myers.

Stone School, n e cor Stone and State. Principal, Emery McLaughlin. Teachers, Helen M Duffy, Mrs Emma S Diem, Jennie G Wallace, M Edna Bearinger, Anna W Bouldin, Meta M Rock, Bessie Foley, Mrs Harriet W DeLand, Anna White, Laura M Houston, Ethel S Diem, Mabel E Henderson, Ruth Ferguson, Gaertner Owen.

Fuerbringer School The, 2139 State. Principal, Emily Barck. Teacher, Louise Weigel.

Williams School, n w cor Williams and Harrison. Principal, Lena M Fee. Teacher, Ada C Packer.

Union School, Maple, cor Jackson, Carrollton. Principal, James B Griffin. Teachers, Marie Callahan, Ivy M Bierd, Clara Dupuis, Rosalie C Keeler, Anna M Burke, Marlitt Bruske.

SCHOOLS—CHURCH AND PRIVATE.

Bliss-Alger College, 127 N Franklin and 126 N Washington av.

Boyd Shorthand School, cor Warren av and Hayden. J Ely Engle, principal.

First Ward Kindergarten School 1307 N 5th av. Principal, Grace Kramer; Teacher, Hattie E Cochrane.

German Catholic School of the Sacred Heart, s s Cherry, bet 5th and 7th. Principal, Rev Joseph Reis.

German Evangelical Lutheran, e s Hermansau, 2 s of Shattuckville rd, Carrollton. Principal, John A Weiss.

Germania Kindergarten, Lapeer av, n e cor Third.

Holy Cross School (Lutheran), 616 Court. Teacher, Herman Richert.

Holy Family School, 1515 S Washington av. Conducted by the Dominican Sisters.

Holy Rosary School, 14th nr Annesly. Conducted by the Felician Sisters.

Kate Bassett Kindergarten School, S Harrison, cor Vermont. Director, Alma M Vogt.

Michigan Lutheran Seminary, 2020 Court. Director, Otto J R Hoenecke.

Sacred Heart School, 712 Cherry.

St Andrew's Academy, 130 Monroe. Conducted by the Sisters of Mercy.

St John's Lutheran (German and English), n w cor Germania and Third avs. Principal, Henry Rupp; Assistant, Augusta Eggert.

St Joseph's Catholic School, s w cor 7th and Sears. Taught by the Sisters of St. Dominic.

St Mary's Academy, n s Hoyt av, bet Owen and Sheridan av. Conducted by the Dominican Sisters.

St Paul's Lutheran School, n s Ames, bet Harrison and Webster.

St Peter's German Lutheran School, Carrollton.

SS Peter and Paul's School, s e cor Wayne and Harrison. Conducted by the Sisters of Dominic.

School of the Holy Cross, 612-614 Court.

Trinity German Evangelical Lutheran, cor 9th and Cherry. Principal, Rudolph A Fiedler.

SECRET AND BENEVOLENT SOCIETIES

Ancient Order of Hibernians.

No 1. Organized Sept 11, 1884. Meets second and fourth Mondays of each month at 214 Genesee av. John Ahern, Pres; W J O'Reilly, Fin Sec; Dennis Riordan, Rec Sec; Edward Enright, Treas.

No 2. Meets second and fourth Thursday's at 409 Ames. Edward J Fitzharris, Pres; John McPhillips, Rec Sec; C P Martin, Fin Sec; Thomas D Madden, Treas.

Benevolent and Protective Order of Elks.

Saginaw Lodge No 47. Meets every Thursday in Elks' Temple, cor Warren and Germania avs. W H Martin, E R; H S Erd, E L K; C Q Carlisle, E L K; W H Filbert, E L K; W S Walker, Esquire; Rowland Connor, Chaplin; C F Bauer, Organist.

Fraternal Bankers.

Saginaw Lodge No 132. Meets first and third Tuesdays of each month at Forester's Temple, S Franklin. A G Leitch, Pres; W J Cone, Sec; F L Arnold, Banker.

Fraternal Order of Eagles.

Saginaw Aerie No 497. Meets every Friday evening at Eagles' Hall, 113½ N Washington av. John A Ingram, Pres; Henry J Lemcke, Sec; Charles C Holmes, Treas.

Fraternal Mystic Circle.

Saginaw Subordinate Ruling No 556. Organized 1896. Francis Parth, P W R; E M Cosgrove, W R; Mrs Sarah E Penney, W R; Harvey A Penney, W Col.

Grand Army of the Republic.

J N Penoyer Post No 90. Meets second Wednesday of each month in I O O F Hall, 414 Hancock. Daniel Crane, Com; Eugne Ringler, Q M.

Saginaw Post No 38. Meets second Monday evening of each month in Pythian Hall, 126 N Washington av. Frank C Crowell, C; M V Foley, J V C; Wm J Clark, Q M.

Woman's Relief Corps.

J N Penoyer Corps No 135. Meets first and third Wednesday afternoons, 3 p m, at I O O F Hall, 414 Hancock. Mrs Celia C Foote, P; Mrs Clara Fournier, Sec; Mrs Isabella McGregor, Treas.

Saginaw Corps No 57. Meets first and third Mondays of each month in I O F Temple. Mrs Myra McElliott, P; Mrs Frances Newell, Sec; Mrs Eva Morgan, Treas.

Sons of Veterans.

Col Thomas Saylor Camp No 3. Meets first and third Monday evenings in K of P Hall, 124 N Wasrington av. Thomas Saylor, Com; Philip H Kellar, Sec.

United Spanish War Veterans.

Col Schmidt Camp No 24. Meets every first and third Friday in City Hall. Frank G Putnam, C; Frank M McCullagh, S V C; Edward L Zentz, J V C.

National League of Veterans and Sons.

Camp Sherman No 1. Meets every Sunday at 2:30 p m in I O F Temple, 131 S Franklin. J W Vance, C; C Wasserman, Q M.

Ladies' Auxiliary, Camp Sherman No 1. Meets every Saturday at 2:30 p m in I O F Hall, 121 South Franklin. Rosa Ketcherson, Pres; Mrs Frances Newell, Sec; Mrs Jessie Boyle, Treas.

Improved Order of Red Men.

Shawnee Tribe No 46. Meets in Smith's Hall, 413½ Court, every Monday evening. Thomas Williams, C of R; Richard Jones, C of W; Robert A Norton, K of W.

Independent Order of Odd Fellows.

Oriental Lodge No 188. Meets every Friday evening at I O O F Hall, 2710 S Washington av. Willard Dent, N G; Wm E Decker, R S; J P King, Treas.

O-Saw-Wah-Bon Lodge No 74. Organized June 2, 1858. Meets every Friday evening in I O O F Hall, 121 S Franklin. Henry J Lempke, N G; W E Cole, Rec Sec; A T Ward, Treas.

Star Lodge No 156. Organized 1871. Meets every Thursday evening in I O O F Hall, 112-14 Hancock. J N Frost, N G; W G Alger, Sec; Wm Dever, Treas.

Howard Lodge No 220. Meets every Wednesday in I O O F Hall, Carrollton. Andrew Detsel, N G; J M Bird, R S; B C Lymburner, Treas.

Rebekah Degree, I. O. O. F.

Azure Lodge No 37. Organized 1892. Meets every Tuesday evening in I O O F Hall, 117 S Franklin. Mrs Anna Schoen, N G; Irene Sager, Rec Sec; Minnie Saunders, Treas.

Ilah Lodge No 174. Meets every Friday evening in I O O F Hall, 725 Fifth av. Mary Scott, N G; Emma Riley, Rec Sec; Clara Hoyt, Treas.

Magnolia Lodge. Meets every Monday night in I O O F Hall, 414 Hancock. Hannah Bradford, N G; Sarah Purdum, Sec; Minnie Watts, Treas.

Independent Order of Foresters.

Court Valley No 232. Meets first and third Mondays of each month in Foresters' Temple, 131 S Franklin. Arthur D Taylor, C R; A B Cruise, Rec Sec; A G Meakin, Treas.

Court Saginaw No 494. Organized 1889. Meets on the fourth Wednesday of each month in hall Miller Blk, Court and S Hamilton. S McIntosh, C R; W F Paine, R S; F D Clark, F S; John S Ferguson, Treas.

Court Waldone No 529. Organized April 1, 1890. Meets second and fourth Tuesdays of each month in Myrtle Hall, 512 Potter. Charles E Nagle, C R; R H Bailey, V C R; James L Appleton, R S; Walter J Ferris, F S; E W Hall, Treas.

Court Wanigas No 4529. Meets first and third Tuesdays of each month in their hall, n w cor Perry and Fayette. Wm H Westman, C R; F Short, V C R; E O Myers, R S; Bruce H Brown, F S and Treas.

Court Acme No 551. Meets last Monday of each month in A O U W Hall, cor Washington and Hess avs. George A Brown, C R; W J Lamson, V C R; Jay A Rouse, R S; Fred Zahner, Fin Sec and Treas; T M Williamson, Physician.

Court Mountaineer No 577. Meets first Wednesday of each month at Bliss Hall, cor Michigan and Genesee avs. Hon Jacob Gauss, C R; Abia Smith, R S; W W Knight, Treas.

Court Starlight No 1024. Meets second and fourth Tuesdays of each month in Foresters' Temple, S Franklin. Edward Wilson, C R; E C Blohm, R S; Fred J Stein, Treas.

Lady Companions Independent Order of Foresters.

Companion Court Waldone No 68. Meets first and third Wednesdays of each month in Foresters' Temple, 131 S Franklin. Mrs Mary Deno, C R; Mrs Jennie Bishop, R S; Pauline Thick, Treas.

Companion Court Valley No 73. Meets the first and third Mondays of each month at Foresters' Temple, 131 S Franklin. Mrs Lulu Mowbray, C R; Mrs Carrie Zaetsch, R S; Mrs Lulu A Bryant, Treas.

Companion Court Starlight No 125. Meets second and fourth Tuesdays of each month at Foresters' Temple, 131 S Franklin. Mrs Martha Pape, C R; Mrs Zella G Stein, V C R; Mrs Cynthia Wright, F S; Mrs Louise Fieger, R S; Mrs Sarah Hull, Treas.

Knights and Ladies of Honor.

Aurora Lodge No 1119. Organized 1886. Meets first and third Wednesdays of each month at Heller Blk, 804 Genesee av. Herman Granse, P; Mrs Catherine Granse, Sec; Mrs Caroline Kusterer, Treas.

Saginaw Union No 304. Organized May, 1879. Meets second and fourth Fridays of each month in I O O F Hall, 412-414 Hancock. Gustav H Breternitz, Proc; Edwin Kersten, Rec Sec; Johanna Kersten, Treas.

Knights of Columbus.

Saginaw Council No 593. Meets first and third Wednesdays of each month at 226 N Washington av. G Lee Weadock, G K; Frederick J Lee, D G K; J Earl Davis, Chan; Willis Weeks, Fin Sec; Homer LaJoie, Rec Sec; Frank Ruckert, Treas.

Knights of Honor.

Shiller Lodge No 837. Organized January 1, 1878. Membership 50. Meets third Wednesday of each month at 409 Court. George Orth, D; L G W Kohn, Reporter; Hugo Schreiber, Treas.

Knights of the Loyal Guard.

Saginaw Division No 21. Organized 1895. Meets second Monday of each month at 215 Genesee av. R K Logan, Capt Gen'l; J W Billing, Rec Sec; W H Ryan, Paymaster.

Knights of Pythias.

Saginaw Lodge No 10. Meets second and fourth Wednesday evening at 124 N Washington av. A W Billington, C C; Edwin J Lane, K of R and S; A E Goldsmith, M of F.

Theseus Lodge No 119. Meets every Wednesday evening at 413 Court. Frank Hicks, C C; Benjamin Fisher, M of F; Charles H Lemmer, K of R and S.

Knights of St. John.

District Commandery. Meets first Sunday in January in Hall of Knights No 158; first Sunday in April in Hall of Knights No 169; first Sunday in July in Hall of Knights No 188; and first Sunday in October in Hall of Knights No 322. Joseph Harvey, Col; John L Dangel, Lieut Col; James E Dwan, Adjt; Rev. Edward C Lefevre, Chaplain; Dr M D Ryan, Surgeon.

No 158. Organized 1890. Meets on the second Thursday of each month at 603 S 5th av. John J Duggan, Pres; Fred W G Ruckert, Cor Sec; Frank Ruckert Jr, Treas.

Sacred Heart Commandery No 169. Organized 1871. Membership 90. Meets first and third Thursdays of each month in Sacred Heart School Hall, cor Cherry and Sixth. Herman Halm, Pres; Joseph W Muessig, Cor Sec; James E Dwan, Treas.

SS Peter and Paul Commandery No 188. Meets second and fourth Wednesday of month in SS Peter and Paul's School. Reinhard R Forster, Pres; Joseph Harvey, Rec Sec; Rev Edward C Lefevre, Treas.

Knights of the Modern Maccabees.

Allemania Tent No 114. Meets second and fourth Wednesdays of each month at K O T M Hall, 719 Genesee av. Paul Fehrmann, C; Albert C Beierle, R K; Theo Reitz, F K.

Concordia Tent No 132. Organized 1886. Meets second and fourth Saturdays of each month in I O O F Hall, 414 Hancock. Albert Voelker, C; Elias Maas, Lt C; Ernest A Batz, R K and F K.

East Side Tent No 385. Organized February 9, 1891. Meets second and fourth Thursdays of each month in K O T M Hall, 719 Genesee av. Joseph C Ryan, C; Edward Cosgrove, R K; James A Harris, F K.

Gage Tent No 111. Meets second and fourth Tuesdays of each month in Smith's Hall, 415½ Court. Wm Beggs, C; Wallace Henderson, R K; Zack Baskin, F K.

Italy Tent No 866. Meets first and third Thursdays of each month in K O T M Hall, 712 Genesee av. Michael Brandi C; Anthony Tarantine, F K; Pasquale Dente, R K.

John A Edget Tent No 430. Organized May 2, 1891. Meets first and third Tuesdays of each month at I O O F Hall, 414 Hancock. John Koepplinger, C: Aaron T Norton, F K; Henry Biesterfeld, R K.

Lincoln Tent No 113. Meets every alternate Thursday in Maccabee Hall, 2733 S Washington av. Archie Patterson, C; Charles Heidger, R K; A R Moeller, F K.

Penoyer Tent No 204. Organized 1889. Meets second and fourth Tuesdays of each month in Maccabee Hall, 1830 N Fayette. Wm C LaValley, C; Wm Culliard, Lt C; Charles W Black, R K; Aquilla Benford, F K.

Saginaw Tent No 107. Meets first and third Fridays of each month in Foresters' Temple, 131 S Franklin. Edward F Crevia, C; George E Scollen, R K; Albert A Pitcher, F K.

Knights of the Maccabees of the World.

Jesse Hoyt Tent No 51. Meets at Odd Fellows' Hall, 121 S Franklin. H E Oppenheimer, Com; Harvey A Penney, R K and Treas.

Ladies of the Maccabees of the World.

Imperial Hive No 76. Meets at P P P Hall second and fourth Thursdays of each month. Mrs. Elizabeth Martin, C; Mrs Grace M Platt, R K and F K.

Saginaw Hive No 64. Meets second and fourth Thursdays of each month at 124 N Washington av. Mrs Olive Perrin, C; Anna McGregor, F K; Una Huff, R K.

Ladies of the Modern Maccabees.

Allemania Hive No 11. Organized 1891. Meets second and fourth Thursdays of each month in K O T M Hall, 719 Genesee av. Mrs. Dorothea Ohland, C; Mrs Fredericka A Bauer, L C; Mrs Emelia Krieg, R K; Mrs. Wilhelmina Stein, F K.

Concordia Hive No 25. Organized October, 1892. Meets first and third Saturdays of each month at I O O F Hall, 414 Hancock. Mrs Bernestine Bluehm, C; Mrs Josephine Baumann, L C; Mrs Marie Voelker, R K; Emma Heinemann, F K.

Cordelia Hive No 370. Organized 1893. Meets first and third Wednesday of each month at I O O F Hall, 412 Hancock. Mrs Elizabeth Curott, C; Mrs Mary Van Burger, R K; Mrs Ellen Fellows, F K.

East Side Hive No 518. Organized 1892. Meets second and fourth Mondays, 1414 Genesee av, Mrs Margaret Cosgrove, C; Mrs Nina Bishop, R K; Mrs Mary E O'Brien, F K.

F & P M Hive No 31. Organized 1892. Meets fourth Tuesday of each month in I O F Temple. Mrs Carrie Parrish, C; Mrs Isabella Birss, L C; Mrs Cordelia Mann, R K; Anna Brock, F K.

Gage Hive No 132. Organized January, 1892. Meets first and third Tuesdays of each month in Smith's Hall, 415½ Court. Sophia M Lamond, C; Mrs Julia Trombley, R K; Mrs Elizabeth Stadelmeyer, F K.

Lincoln Hive No 13. Organized 1890. Meets first and third Tuesdays at K O T M Hall, 2723 S Washington av. Florence Nash, C; Lottie Moeller, R K; Lillian Graham, F K.

Oak Leaf Hive No 96. Organized August, 1891. Meets first and third Thursdays of each month in K O T M Hall, 1830 N Fayette. Mrs Louise LaValley, C; Mrs Ella M Glick, L C; Mrs Mary Pratt, R K; Mrs Georgia Belgard, F K.

Puritan Hive No 160. Organized 1891. Meets second and fourth Wednesdays of each month in Pythian Hall, 126 N Washington av. Mary E Brookins, C; Mrs Sarah G Brasseur, R K; Evelyn Blaisdell, F K.

Wanigas Hive No 423. Organized 1892. Meets second and fourth Saturdays of each month in K of P Hall, 124 N Washington av. Mrs Cynthia Wright, C; Mrs Arabell Pincombe, R K; Mrs Anna Johnson, F K

Loyal Order of Moose.

Saginaw (W S) Lodge No 82. Instituted October, 1909. Meets every Tuesday evening in hall, Hamilton Square Bldg. Edwin Kersten, P D; John Eib, D; Joseph L Weigl, V D; F B Short, Prelate; Wm H Ferris, Sec; Charles A Beckmann, Treas.

Masonic.

All Lodges, unless otherwise stated, meet in Masonic Temple, n e cor Washington av and Johnson.

Masonic Executive Board of Masonic Temple.

L T Durand, Pres; Riley L Jones, Vice-Pres; Fred J Buckhout, Sec; R K Logan, Treas.

Saginaw Lodge No 77, F J Buckhout, Trustee; H P Brown, Representative.

Ancient Landmarks Lodge No 303. Anson Hobson, Trustee; R K Logan, Rep.

Saginaw Valley Chapter No 31. Riley L Jones, Trustee; H E Oppenheimer, Rep.

Saginaw Council No 20. James P Walsh, Trustee; George E Scollen, Rep.

St Bernard Commandery No 16. L T Durand, Trustee; Harrison Coleman, Rep.

Saginaw Lodge No 77, F & A M. Organized 1858. Meets first Tuesday in each month. J W Vorwerk, W M; H A Penney, Treas; J W Billing, Sec.

Germania Lodge No. 79. Meets last Friday in each month in Masonic Hall, 409 Court. Wm C Richter, W M; L G Wm Kohn, Sec; Wm F Buetow, Treas.

Saginaw Valley Lodge No. 154. Organized June 13, 1865. Meets first Thursday in each month in Masonic Hall, 409 Court. Rev Emil Montanus, W M; W H McBratnie, Sec; C A Khuen, Treas.

Salina Lodge No 155. Organized February 15, 1864. Meets first Wednesday of each month in Masonic Temple, 2723 S Washington av. Fred Zahner, W M; Wm Williamson, Treas; Jay A Rouse, Sec.

Ancient Landmarks Lodge No 303, F & A M. Organized February 19, 1871. Meets first Wednesday of each month. Charles E Kelsey, W M; F W Perry, Treas; C J Phelps, Sec.

Saginaw Valley Chapter No 31, R A M. Meets first Thursday of each month. Wm J Winston, H P; Wm K T Wright, K; James H Koehler, S; Harry E Oppenheimer, Treas; George E Scollen, Sec.

Joppa Chapter No 63, R A M; Organized January 12, 1869. Meets first Tuesday of each month in Masonic Hall, 409 Court. Fred Dustin, H P; L J Richter, Treas; Wm H McBratnie, Sec.

Saginaw Council No 20, R & S M. Organized 1886. Membership 275. Meets first Monday of each month. R K Logan, T I M; James P Walsh, Sec; O J Heatherington, Treas.

St Bernard Commandery No 16, Knights Templar. Meets first Friday of each month. Rev Emil Montanus, E C; Wm L Dickinson, G; James A Griggs, C G; Wm H Filbert, S W; Clifford C Macomber, J W; Rev J A Dunkel, P; Wm Wallace, Treas; A J Lynd, R; Frank W Perry, S T B; Wm H McBratnie, S W B; Wm G Findlater, W; S D Plues, Sentinel.

Elf Khurafeh Temple, A A O N M S. Meets at Masonic Temple on call. Mark S Brown, Ill Potentate; Wm H Foot, C R; James P Walsh, A R; Hiram A Savage, H P and P; Wm Seyffardt, O G; Harry E Oppenheimer, Treas; Charles A Manning, Recorder.

Arab Patrol. Otto F Richter, Pres; Charles A Manning, Sec and Treas; Clarence M Ireton, Capt; James A Griggs, 1st Lieut; Hilem F Paddock, 2d Lieut.

Order of the Eastern Star.

Bethlehem Chapter No 105. Organized 1893. Meets second Wednesday of each month at 7:30 p m in Masonic Hall, 409 Court. Mrs Elizabeth Kull, W M; Alma E Beckmann, Sec; Mrs Laura Benjamin, Treas.

Martha Washington Chapter No 113. Organized 1894. Meets second and fourth Mondays of each month at Masonic Temple. Mrs Charlotte Krupp, W M; Mrs Louise A Scollen, Sec; Mrs Zoe McFaddin, Treas.

Modern Brotherhood of America.

Michigan Lodge No 1099. Organized December, 1902. Meets second Tuesday of each month in Bliss Hall, cor Genesee and Michigan avs. Herman Gerow, Pres; Mrs Wanda Benway, Sec; Mrs Lettie Elliott, Treas.

Saginaw Lodge No 1255. Meets second Friday evening each month in hall, cor S Washington and Hess avs. Edward B Morgan, Pres; Sarah E Morgan, Sec; Albert L Barkholz, Treas.

Modern Woodmen of America.

East Saginaw Camp No 915. Organized 1891. Meets second and fourth Tuesdays of each month at 7:30 p m in K O T M Hall, 719 Genesee av. A T Robinson, C; James A Kinner, Banker; John R Staver, Clerk.

South Saginaw Camp No 4723. Meets second and fourth Wednesdays of each month at 7:30 p m in K O T M Hall, 2723 S Washington av. Israel Lubell, C; Joseph D Egloff, Banker; W Edward Oakes, Clerk.

Wheeler Camp No 4848. Organized 1897. Meets first and third Tuesdays of each month in Gosen Hall, 1301 Court. Edward A. Guenther, C; Robert Plaga, Banker; Robert A Norton, Clerk.

National Union.

East Saginaw Council No 179. Organized 1882. Meets second Wednesday of each month in Mason Bldg. John T Winship, Pres; Frank D Keeler, Rec Sec; Wm Wallace, Fin Sec; F A Ferguson, Treas.

Saginaw Council No 182. Meets second and fourth Fridays of each month in K of P Hall, 413 Court. Wm T Ward, Pres; D E Denison, Sec; H R Witt, Treas.

Orangemen

Eden L O L No 120. Meets every Friday evening of each month in Orange Hall, 111 N Washington av. Wm C Kenny, W M; Charles R Dean, R S and F S; George W Brobst, Treas.

Protected Home Circle.

Saginaw Circle No 133. Meets first and third Tuesdays of each month in Smith's Hall, 414-416 Court. F J Lees, Pres; Cora Geistman, Sec; C A Beckman, Treas.

The Patricians of Washington, D. C.

Peninsular Primary No 1. Meets on the first and third Fridays of each month at 7:30 p m in A O U W Hall, 2801 S Washington av. Kittie Curtis, Premier; Fred E Curtis, Pronotary; Mrs Zaidee O'Dell, Purser.

Paragon Primary No 3. Meets on the first and third Fridays of each month. Frank A Stockwell, Premier; A G Meakin, Pronotary and Purser.

Purity Primary No 5. Meets first Monday of each month in I O O F Hall, Carrollton. Mary E Lymburner, Premier; J M Bierd, Pronotary; W H Wesson, Purser.

Peerless Primary No 6. Meets on the second and fourth Wednesdays of each month at 7:30 p. m at 705 S Fayette. Henry Murphy, Premier; Fred Dustin, Pronotary; George B Johnson, Purser.

Pleasant Primary No 8. Meets on the second and fourth Wednesday afternoons of each month. Mrs Cora McLeod, Premier; Mrs Louise A Scollen, Pronotary; Edith P Rankin, Purser.

Puritan Primary No 16. Meets on the first and third Tuesdays of each month. J H Rankin, Premier; D F LaBar, Pronotary and Purser.

Peerless Primary No 21. Meets on the second and fourth Wednesdays of each month at 7:30 p m in Knights of Honor Hall. Nellie D Newell, Pronotary.

Philemon Primary No 29. Meets on the first and third Saturdays of each month. C Hanson, Premier; William Ostermann, Pronotary and Purser.

Penoyer Primary No 54. Meets on the second and fourth Tuesdays in Bliss Hall. Gertrude M Dixon, Premier; Jessie Smith, Pronotary and Purser.

Royal Arcanum.

Central Council No 29. Meets second and fourth Mondays of each month in Foresters' Temple, S Franklin. Wm E Goodman, R; Henry J Lemcke, Sec; Carl C Rogner, Treas.

Saginaw Council No 33. Meets second and fourth Fridays of each month in Pythian Hall, 126 N Washington av. Arthur Snyder, R; C A Smith, Sec; D E Dennison, Treas.

Royal League.

Saginaw Council No 44. Organized March, 1887. Meets second and fourth Fridays of each month in I O F Temple, 131 S Franklin. Fred C Hayes, Archon; W W Grobe, Scribe; E W Baker, Treas.

Royal Neighbors of America.

Clover Leaf Camp No 157. Meets second and fourth Tuesdays of each month at Hall, Wiechmann Bldg. Mrs Julia Arnold, Oracle; Mrs Delina Leveque, V Oracle; Mrs Florence Hadden, Chancellor; Mrs Christina B Staver, Recorder; Mrs Kate Thackeray, Receiver.

June Camp No 3128. Meets first and third Tuesdays of each month in Hall, Wiechmann Bldg. Mrs Sarah McLaren, Oracle; Mrs Clara Hoyt, Recorder; Lena Knuth, Receiver.

Woodbine Camp No 1549. Meets second and fourth Thursdays of each month in Smith Hall (W S). Mrs Lulu LaDousa, Oracle; Bertha Lullis, Vice-Oracle; Mrs Bertha Kohlschmidt, Chancellor; Mrs Anna Norton, Recorder; Mrs Bertha Henke, Receiver.

Tribe of Ben Hur.

Eros Court No 27. Meets second and fourth Fridays of each month in I O F Temple. W Reinhold Wruck, C; Anna B Gray, S; Berde E Trew, K of T.

Saginaw Court No 85. Meets second and fourth Thursdays of each month in I O F Temple. John McDonald, C; Isabel Hall, S; Mrs Tena L Harper, K of T.

Woodmen of the World.

Camp No 167. Meets second and fourth Wednesday of each month in Bliss Hall, cor Michigan and Genesee avs. John N Richter, C C; Adam R Yake, Clerk; Christopher Colpean, Banker.

STREET RAILWAYS.

Saginaw-Bay City Railway Co, 134 S Washington av. Owners Saginaw Street and Bay City Street Railway Systems and Inter-Urban Railway, Saginaw to Bay City.

TELEGRAPH AND TELEPHONE COMPANIES.

Michigan State Telephone Co, 300-302 S Washington av, and 23 Merrill Blk.

Postal Telegraph-Cable Co, 107 N Washington av and 219 N Hamilton.

Valley Home Telephone Co, n w cor Jefferson and Germania avs and 102 Merrill Blk.

Western Union Telegraph Co, 115 S Washington av and 112 N Hamilton.

R. L. POLK & CO.'S

1913

Saginaw Directory.

ABBREVIATIONS.

adv	advertisement
agt	agent
appr	apprentice
assn	association
asst	assistant
av	avenue
B V	Buena Vista
bds	boards
bet	between
bldg	building
blksmith	blacksmith
bkpr	bookkeeper
cabtmkr	cabinet maker
carp	carpenter
cashr	cashier
clk	clerk
condr	conductor
cor	corner
dressmkr	dressmaker
e	east or east of
e s	east side
emp	employee
engr	engineer
lab	laborer
M E I B	Mich Employment Inst for the Blind
mach	machinist
mkr	maker
mnfg	manufacturing
mnfr	manufacturer
mngr	manager
n	north or north of
n e cor	northeast corner
nr	near
n s	north side
n w cor	northwest corner
opp	opposite
opr	operator
pres	president
propr	proprietor
publr	publisher
R M S	Railway Mail Service
r	rear
res	residence
Rev	Reverend
rd	road
rms	rooms
s	south or south of
s e cor	southeast corner
sec	secretary
slsmn	salesman
solr	solicitor
s s	south side
steno	stenographer
supt	superintendent
trav agt	traveling agent
treas	treasurer
upholr	upholsterer
whol	wholesale
w	west or west of
w s	west side
wid	widow

The word street is implied.

Abair Daniel, engr P M R R, res Flint, Mich.
Abair Delos, clk Morley Bros, res 912 N 2d
Abair Erma C, student, bds 912 N 2d.
Abair Mary A (wid Theophiles), res 224 Simoneau.
Abar Clarence H, paperhgr E C Maxson & Son, res 916 N Bond.
Abbey Henry F, mach hd, res 603 S Michigan av.
Abbey J Ray, clk D C Clarke, res 603 S Michigan av.
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Abbott Burnett J, clk, bds 945 N 5th av.

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Abbott Elsie F Mrs, clk P O (e s), bds 534 N Franklin.
Abbott Frank J (F J Keating & Co), bds 602 Norman.
Abbott George B, res 534 N Franklin.
Abbott Grace M, student, bds 945 N 5th av.
Abbott Jessie M, steno J D Swartwout, bds 945 N 5th av.
Abbott Margaret, tel opr, bds 602 Norman.
Abbott May, tchr, rms 823 Brewster.
Abbott Peter, fireman Con Coal Co, res 602 Norman.
Abbs Daniel J, boilermkr, res 524 Astor.
Abbs Thomas, engr, bds Napoleon Parent Jr, Carrollton
Abel Elzada (wid Willis), boarding 233 N Jefferson av, res same.
Abel John, miner, bds 1401 S Warren av.
Abel Wm G, slsmn, res 125 N Oakley.
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Achard Gladys, student, bds 621 Cass.
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Achard Oscar W, ship clk Sag Hdw Co, res 908 Court
Achard Waldemar, student, bds 621 Cass.
Achard Wm A, trav agt Sag Hdw Co, bds 621 Cass.
Acker George S, lab P M R R, bds 1424 N Washington.
Ackerman Ernest E, bkpr Saginaw Mnfg Co, res 1018 S Fayette.
Ackerman Joseph J, bkpr, bds 1018 S Fayette.
Ackerman Martin, glass wkr, res 771 Wood.
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Adair Wm R, mach Mich Motor Car Co, bds 316 Sheridan av.
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Adams Charles B, lab, res 620 Lyon.
Adams Charles B, lineman, res 2164 Mackinaw.
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Adams Edward P, rougher Sag Mirror Works, res 113 Frazer.
Adams Elmer E, engr D Hardin Co, res 205 Wayne.

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Adams Frances R, bds 217 W Birch.
Adams Grace O, student, bds 1204 S Weadock av.
Adams Harry G, machinery, res 722 Carlisle.
Adams Helen M, bds 516 N Warren av.
Adams Henry M, chauffeur, bds 223 S 2d.
Adams James A (James A Adams & Son), res 516 N Warren av.
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Adams John Q, res 1204 S Weadock av.
Adams John Q, lab Sommers Bros Match Co, res 608 Fordney av.
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Adams Nora J Mrs, res 310 S Water.
Adams Oliver W, res 208 Harris.
Adams Philip, lab, res 433 N 3d av.
Adams Richard D, lab, bds 205 Wayne.
Adams Richard E, contr 217 W Birch, res same.
Adams Roy J, slsmn Wickes Bros, bds 722 Carlisle.
Adams Ruth W, bds 516 N Warren av.
Adams Susan E (wid James F), bds 722 Carlisle.
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Adams Wm L, lab, res 1303 W Genesee av.
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Adomeit Margaret, student, bds Ardnt's Hotel.
Adomeit Martha, student, bds Arndt's Hotel.
Adomeit Olga, tchr, bds Arndt's Hotel.
Adomeit Otto F, prop Arndt's Hotel, res same.
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Adsit Henry, bds 335 Eddy.
Adsit J Franklin, slsmn, res 1021 Ames.
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Agin Charles, drayman 411 N Granger, res same.
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Ahern Charles J, bds 222 N 14th.

Commercial National Bank
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Ahern Elizabeth, bkpr John Ahern, bds 336 N 5th av.
Ahern Grace E, bds 222 N 14th.
Ahern John, plumber 521 Lapeer av, res 222 N 14th.
Ahern Mae W, clk Barie's, bds 222 N 14th.
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Ahrens August F, lab, res 908 S 12th.
Ahrens Christian J, res 1261 N Charles.
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Ahrens Julius C, student, bds 516 S Porter.
Ahrens Karl, student, bds 516 S Porter.
Ahrens Lulu, bkbndr Seemann & Peters, res Zilwaukee
Ahrens Rosie, bds 1207 N Charles.
Ahrens Theodore, bds 1207 N Charles.
Ahrens Wm (Wolverine Cigar Co), res 516 S Porter.
Ahslig August, lab, res 915 Emerick.
Aiken Emily M (wid Edwin), bds 402 S Jefferson av.
Albach W C Frederick, tmstr, res 1516 Mackinaw.
Albee Charles N, marine engr, res 615 N 8th.
Albee C Raymond, clk P M R R, res 669 S 5th.
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Alber Charles R, mngr John Schmelzer, res 231 Howard
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Albosta Louis, miner, res 708 Marion.
Albosta Paul, tmstr, res e s Munson av, 1 n of Wadsworth av (B V).
Albosta Vincent, lab, res 700 Marion.
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Albrecht Hans C, clk M C R R, rms 431 N Washington
Albrecht Ricka, domestic 541 S Park av.
Albright Aldes M, trav agt Valley Cornice & Slate Co Ltd, res 1312 S Washington av.
Albright Amasa S, foreman Valley Cornice & Slate Co Ltd, res 212 N Webster.
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Albusta Rose V, tapemkr Lufkin Rule Co, bds 1522 Gallagher.
Alcock Frederick G, lab, res 1550 N Washington av.
Alcock George W, mach, res 1318 N 9th.
Alden Charles W, phys 5 Tower Block, res Sherman House.
Alden Delos, bds 212 Linton.
Alden Don S, baggageman P M R R, bds 417 N 4th av.
Alden Frederick, foreman, res 417 N 4th av.
Alden Grace E, music tchr, bds 236 Webber.
Alden Ira D, timekpr Wickes Bros, res 212 Linton.
Alden Leverett D, foreman Saginaw Wood Products Co, res 640 Douglas.
Alden Louise Mrs, dentist 308 S Warren, av, res same.
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Alderton Clifford W (A E Williams & Co), sec G A Alderton & Co, res 921 Court.
Alderton Edward D, slsmn Melze, Alderton Shoe Co, res 116 N Granger.
ALDERTON GEORGE A, Vice-Pres Commercial National Bank of Saginaw, Pres G A Alderton & Co, Melze, Alderton Shoe Co and Saginaw Wheelbarrow Co, res 820 Court.
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Alderton Wm H, engr, res 205 Schemm.
Aldrich Alice, bds 407 S Bond.
ALDRICH BENJAMIN F, Propr Blue Streak Messenger Service, res 414 Germania av.
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Alexander Michael, engr P M R R, res 511 N Franklin
Alexander Orlo J, switchman, res 957 N 5th av.
Alexander Robert T, carp, bds 843 Fordney av.
Alexander Sarah Mrs, smstrs, res 614 N Franklin.
Alfano Nichalo, confr 2316 N Michigan av, res same.
Alger Anna M (wid Ira C), res 1410 Germania av.
Alger David B, farmer, res 209 S Bond.
Alger Ena, tchr John Moore School, bds 223 S Bond.
ALGER FRANCIS R, Pres Bliss-Alger Business College, res 518 Union av, Mich Tel 1760-J.
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Algrim Ernest, res w s Helena, 5 n of Wadsworth av.
Aliua Dominic, lab, bds 212 S Andre.
Allan Harry, bds 231 Fenton.
Allardice James E, mach hd, bds 1602 Mackinaw.
Allardice James R, timberman, res 1602 Mackinaw.
Allardice Thomas, mach hd, bds 1602 Mackinaw.
Allen Angeline (wid Joseph), bds 512 Emily.
Allen Anna M, clk, bds 616 N Mason.
Allen Arthur, cigarmkr Wolverine Cigar Co, bds 923 Mackinaw.
Allen Cecilia L, steno M H Macomber, bds 616 N Mason
Allen Charles H, miner, res 615 Dearborn.
Allen Charles J, lab, res 1000 Mackinaw.
Allen Clarence B, foreman, res 700 W Bristol.
Allen Della F, mach opr Saginaw Silk Garment Co, bds 1222 S Warren av.

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Allen Floyd, upholstr, bds 609 Johnson.
Allen Frances (wid Frank), res 929 N Fayette.
Allen George, mason, rms 223 N Warren av.
Allen George R, miner, res 1222 S Warren av.
Allen Gus, waiter Paris Cafe, rms 321 Genesee av.
Allen Harry, sheetmetalwkr, bds 231 Fenton.
Allen Henry F, sewer inspr, res 721 S Granger.
Allen Herbert W, foreman A H Ryckman, res 730 S 11th.
Allen James, hostler P M R R, res 225 N 7th.
Allen James A, cigars, res 1201 N Webster.
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Allen John A, driver, res 512 Emily.
Allen John B, lab, res 620 Maine.
Allen John H, lab, res 929 N Fayette.
Allen John H, switchman, res 659 N 5th av.
Allen John O, glasswkr, bds 620 Maine.
Allen Louis, lab, res 616 N Mason.
Allen Margaret F, bds 1222 S Warren av.
Allen Martin D, nailer, res 137 Marquette.
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Allen Vera, steno Farmers Handy Wagon Co, bds 659 N 5th av.
Allen Wm G, real est 1520 W Genesee av, res same.
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Allington Harold J, bds 616 S Weadock av.
Allington Leslie E, bds 616 S Weadock av.
Allington Sarah C (wid David K), res 909 S Warren av.
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Allyn Thuel M, trav agt, res 1206 Janes av.
Alma Frank B, chauffeur, res 723 N Bond.
Almus Joseph, hlpr J H Johnson & Co, res 1711 Clinton
Almy Anna Mrs, res 710 S Charles.
Almy Ernest, lab, bds 623 S Hamilton.
Almy George, lab, bds 710 S Charles.
Almy Harry C, sec-treas Berst Mnfg Co, res 721 S Michigan av.
Almy Ivan, student Bliss-Alger College, bds 603 Cass.
Almy John, lab, bds 710 S Charles.
Almy Judson, fireman, res 603 Cass.
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PHIL. J. FRANCKE PICTURE FRAMING
211 N. Hamilton St., Opp. Hamilton Square Building

Fancy Table Lamps, Gas and Electric Portables and Brass Goods. | **H. Watson & Company,** 420-422 Genesee Ave. Tel. 112.

Barrett Marie, bds 418 S Water.
Barrette Joseph V Rev, pastor St John the Baptist's Church, res s s Maple, 1 e of Jefferson av.
Barringer, see also Bearinger.
Barringer Horace B, blksmith W C McManmon, rms 909 S Washington av.
Barron John, student, bds 905 N 4th av.
Barron Matthew R, engr P M R R, res 905 N 4th av.
Barror John, lab, bds Ferguson House.
Barror Lee, bartndr Otto W Geiger, res 126 Farwell.
Barrow John E (aged 44), died Feb 17, 1912.
Barrow Joseph E, lab, res 1135 Owen.
Barrow Nellie (wid John E), res 121 Cedar.
Barrows Asa A, linotype opr, res 127 S Mason.
Barry, see also Barie and Berry.
Barry Alice, milliner Dolph-Dobson Co, bds 208 N Granger.
Barry Carl M, pharmacist, res 221 S Oakley.
Barry Elizabeth, grocer, 812 Monroe, res same.
Barry Frank, mach hd, bds 315 Perry.
Barry John, glasswkr, res 1024 Vermont.

Wm. Q. Atwood Estate
Real Estate, Farming and Timber Lands, Loans and Insurance
FRED S. ATWOOD WM. Q. ATWOOD OLIVER K. ATWOOD 518 Potter

Barry John, lab, bds 1022 S Webster.
Barry Louisa Mrs, bds 315 Perry.
Barry Thomas B, driver Victor J Tatham, res 426 Ward.
Barshetsky Edward, grocer 1925 Genesee av, res same.
Barschetzke Abraham, peddler, res 117 Ward.
Barschetzke Clara, mach opr, bds 117 Ward.
Barshetzke Morris, bds 117 Ward.
Barszcewski Frank, hlpr The Wickes Boiler Co, res 1166 S 4th av.
Bartel, see also Barthel.
Bartel Ernest, res 715 Gratiot av.
Bartel Otto, mach P M R R, res 241 Eddy.
Bartels Anna, smstrs, bds 218 Janes av.
Bartels Charles W, clk Symons Bros & Co, res 124 S 7th
Bartels Peter, carp, res 538 Emily.
Bartelt Frederick J, mach Wm B Mershon & Co, res 825 Carrollton, Carrollton.
Bartelt Lena (wid Frederick), bds 825 Carrollton, Carrollton.
Bartelt Wm R, boxmkr, bds 825 Carrollton, Carrollton.
Bartenbacker Mary (wid John), bds 221 Norman.

HAVE YOUR CLEANING DONE BY
WOLVERINE DRY CLEANING CO. 407-411 N. HAMILTON
Bell Phone 2948 Valley Phone 3000

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C. F. Campau
108 South Jefferson Ave. OPTICIAN Valley Phone 440

Real Estate BOUGHT & SOLD. SEE US.
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MERRILL BUILDING. Opposite Court House.

Barth Charles, bartndr, res 1311 Janes av.
Barth Elsie E, milliner B M Hartigan, bds 410 Burt.
Barth Henry W, slsmn John Schmelzer, res 410 Burt.
Barth John C, janitor Germania School, res 225 S 5th av.
Barth Laura H, steno Star Brewing Co, bds 1311 Janes
Barth Mary, steno, bds 532 S 14th.
Barth Mildred E, steno U S Health and Accident Ins Co, bds 410 Burt.
BARTH RUDOLPH, Ladies' Tailoring, n w cor Franklin and Tuscola, Both Phones, res 1426 Tuscola.
Barthel, see also Bartel.
Barthel Florence, maid 420 Carlisle.
Barthel George, lab, bds Hotel Messner.
Barthel George, painter, res n w cor Kimball and Carroll
Bartkowskas Vincent, miner, res 920 Hess av.
Bartholomew Bertha M, clk Schirmer's Pharmacy, bds 316 Center.
Bartholomew Henry W, miner, res 316 Center.
Bartholomew Violet I, clk E J Steininger, bds 316 Center
Bartlett Albert H, car repr, res 1312 W Genesee av.
Bartlett Anna, maid 403 S Washington av.

Chas. Frueh & Sons ***ROSES***
FLORAL ARTISTS **Both Phones 54 1116 Hoyt Av**

Bartlett Arthur F, mach, bds 601 W Genesee av.
BARTLETT A F & CO, Alexander M Lemke Pres, R Perry Shorts Vice-Pres, Hanford F Willis Sec-Treas, Founders and Machinists, 930 S Water, Both Tels 255.
Bartlett Benjamin A, student, bds 205 S Porter.
Bartlett Carl B, slsmn, bds 1312 W Genesee av.
Bartlett Charles H, pressman U S Health and Accident Ins Co, res 1007 Davenport av.
Bartlett Edwin T, fireman, res 312 N 7th.
Bartlett James H, adv mngr Barie's, res 808 Thompson.
Bartlett Marjorie, student, bds 312 N 7th.
Bartlett Maud L Mrs, bds 511 Congress av.
Bartlett Ora P, pressman Smith & Stoelker Pub Co, res 901 Carroll.
Bartlett Robert K, clk **THE M W TANNER CO,** res 429 N Weadock av.
Bartlett Sydna C (wid Benjamin B), res 205 S Porter.
Bartlett Walter P, painter 302 Potter, res same.
Bartley John, drayman 712 N 5th av, res same.
Bartling Catherine Mrs, res 909 S Weadock av.
Bartling Edna, bds 909 S Weadock av.

The H. B. Arnold Company
Desks, Chairs, Tables **129 No. Franklin Street**

STOLZ JEWELER, 322 GENESEE AV.
"The name of STOLZ" on a box is recognized universally as a guarantee of Quality and Artistic Excellence.
For 25 years we have been selling Diamonds, Watches, Jewelry, Silverware Crystal, Art Goods and Novelties

CARPETS CLEANED OR DYED
Cosendal Dye Works Cleaners
Saginaw and Bay City Established 1877 Both Phones

Bartling Robert P, bds 909 S Weadock av.
Barton E Florence, bds 424 Howard.
Barton Fred C, lab, res 511 S 12th.
Barton Frederick D (F D Barton & Co), res 403 Cambrey.
Barton F D & Co (F D Barton, E R May), lumber 408 Eddy bldg.
Barton Oscar, chef Schuch Hotel.
BARTON WM H, City Clerk, City Hall, Both Tels 319, res 407 Cambrey.
BARTOW & ENRIGHT (Edward Enright, Harold B Anderson), Proprs Saginaw Omnibus Co, Carriage and Coupe Line, 218-234 N Baum, Both Tels 324.
Bartsch Ernest, sheetmetalwkr Saginaw Sheet Metal Works, res 610 Wood.
Bartsch Kurt, lab, bds 610 Wood.
Bartz August, clk, res 412 S 5th av.
Barwinski Carl O, meat ctr E H Woschmak, res 609 Joslin.
Barwinski Julius, meat ctr, bds 218 Sherman.
Baschke, see also Beschke.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
Both Phones 822

Baschke Albert, lab, res 429 Thurman.
Baschke Albert Jr, lab, bds 429 Thurman.
Baschke Bertha T, clk August Jochen, bds 429 Thurman
Baschke Hattie, bds 429 Thurman.
Bashford Elizabeth M (wid Samuel), res 339 S 7th.
Bashford Elsie M, clk Sag Milling Co, bds 339 S 7th.
Bashore Lucy, maid M E I B, bds 1515 N Bond.
Basile Genaro, mach hd, bds 525 N 3d av.
Basinski Anthony, bds 1015 Wisner.
Basinski Charles, lab, res 1015 Wisner.
Basinski Joseph, bds 1015 Wisner.
Basinski Joseph, carp, res 714 Oakwood av.
Basinski Joseph Jr, lab, bds 714 Oakwood av.
Basinski Leonard, lab Sag Wood Products Co, res 714 Oakwood av.
Basinski Marvin, bds 1015 Wisner.
Basinski Mary, bds 1015 Wisner.
Basinski Matthew, bds 1015 Wisner.
Basinski Victor C, barber C V Crampton, bds 1015 Wisner.
Baskin Eleazer, sergt police dept, res 822 Jackson.

John Russell
312 N. Hamilton
VETERINARY SURGEON AND DENTIST
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PROTECT THE EYE
FRED D. FARMER
OPTOMETRIST
221 GENESEE AVENUE

Baskin Zachariah, capt police dept (w s), res 1023 Ames.
Baskins Cecil A, bkpr, bds 939 S Washington av.
Baskins Forest D, student, bds 939 S Washington av.
Baskins Moses D, electrn, res 939 S Washington av.
Basler Martin, lab, Sag Table & Cabinet Co, bds 122 Ring.
Bass, see also Baase.
Bass Charles, lab, res 702 Division.
Bass Jeannette (wid Joseph), res 202 Annesly.
Bassett Arthur F, yardman, res 523 Miller.
Bassett Kate, kindergarten school cor Vermont and S Harrison.
Bassett Robert, boilermkr, res 316 N Warren av.
Bassett Robert, lab, res 217 Lapeer av.
Bastian Alfred, glasswkr, bds 2507 S Michigan av.
Bastian Arthur F, printer Bastian Bros & Co, bds 1325 Lapeer av.
Bastian Bros & Co (Fred A Bastian, Wm T Harms), printers 111 Lapeer av.
Bastian Clarence C, pressman Bastian Bros & Co, bds 1325 Lapeer av.

E. B. BEARINGER, Automobile Repairing
Corner Janes Av. and Baum, Watt Motor Works Building
Both 'phones 1333 Saginaw, Michigan

Bastian Dorothy A, bkpr Bastian Bros & Co, bds 1325 Lapeer av.
Bastian Franklin E, bkpr Bastian Bros & Co, res 306 N 9th.
Bastian Frederick A (Bastian Bros & Co), res 1325 Lapeer av.
Bastian Mamie M, bds 1325 Lapeer av.
Bastian Theodore W, steamfitter Brown Bros, bds 1120 Throop.
Batchelor Henry A (aged 67), died Aug 21, 1912.
Batchelor Henry A Jr (J T Wylie & Co), vice-pres Strable Mnfg Co, res Nashville, Tenn.
Batchelor Timber Co, J T Wylie pres, C E Kynast sec and treas, 314 Bearinger bldg.
Batcke Charles J, gateman G T Ry, res 713 Owen.
Batcke Fred C, agt Fleischmann Co, res 122 S 4th av.
Batcke Jed W, foreman Lufkin Rule Co, res 715 Owen.
Batcke Roy L, bkpr East Saginaw Club, res 703 Clark.
BATE ARTHUR D, Clerk Board of Education (W S), Office John Moore School Bldg, Office Hours 3 to 4 p m, Tels: Mich 3051, Val 3055, res 805 S Michigan av, Val Tel 2864-M.

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W. J. McCRON BOOK BINDING.
212-214-216 NORTH FRANKLIN.

THE J. W. IPPEL CO. Cloaks & Skirts
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Bates Abbie E (Bates & Mack), res 218 N Harrison.
Bates Bertha Mrs, ironer, rms 509 N Washington av.
Bates Charles H, grocer 1809 N Bond, res 1803 same.
Bates Elsie Mrs, rms 223 N Park av.
Bates Eunice (wid Wm), maid Heenan House.
Bates Riley K, driver, res 816 S Mason.
Bates Wm A, engr P M R R, res 1321 Carroll.
Bates Wm H, designer C E Duryea, bds 320 S Washington av.
Bates & Mack (Abbie E Bates, Pauline A Mack), bakers 218 N Harrison.
Bathgate Andrew C, cementwkr, bds 210 N Warren av.
Batkoski Frank J, mach Wm B Mershon & Co, res 152 Harrison, Carrollton.
Battiage Otto, fireman P M R R, res 402 N 3d av.
BATZ EDWARD G (E G Batz & Son), res 1014 Throop
BATZ EDWARD G & SON (Edward G and Ernest A), Dealers in Coal, Coke, Wood and Builders' Supplies, Brick, Cement, Gravel, Sand, Hydrated Lime, Paster, Sewer Pipe, Drain Tile, Etc, Office and Yards 1422 Monroe on P M R R, Tels: Mich 2847-L, Val 2972-B, Res Tel Val 2972-A. (See right center lines.)

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
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BATZ ERNEST A (Edward G Batz & Son), res 501 N Bates, Val Tel 2972-A.
Batzloff Rose, cook Schuch Hotel.
Bau Hartmann Rev, pastor German M E Church, res 1115 Tuscola,
Bau Louise, bds 1115 Tuscola.
Bau Nora O, student, bds 1115 Tuscola.
Baudou Sylvan, glasswkr, res 1046 King.
Baudoux Leon J, carp, res 211 Bullock.
Bauer Adam, res 1222 Cass.
Bauer Albert (Bauer Bros), res 805 Court.
Bauer Albert C, mach, res 516 S Granger.
Bauer Augusta (wid Frederick C W), res 613 S Porter.
BAUER BROS (Charles and Albert) Wholesale and Re-tail Clothing, Furnishing Goods, Hats and Caps, 316-320 Court, cor Hamilton, Mich Tel 2947.
Bauer Carl, res 706 S Oakley.
Bauer Carl J, clk Bauer Bros, res 802 Court.
Bauer Carrie F, tchr John Moore School, bds 1222 Cass

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Only Accident and Health Insurance Company in Michigan giving Paid up Insurance.
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AGENTS WANTED.

FARM - GARDEN - FLOWER
CALLAM MILLS SEEDS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Bauer Charles (Bauer Bros), res 1021 Court.
BAUER CHARLES F, Watches, Clocks and Jewelry, 418 Court, Val Tel 2968, res 416 S Harrison, Val Tel 2823.
Bauer Chauncey W, student, bds 402 N Warren av.
Bauer Clara M, bds 1021 Court.
Bauer Clarence P, clk Bauer Bros, bds 1021 Court.
Bauer Daniel C, lab Opportunity Mnfg Co, bds 1422 Van Buren.
Bauer Edith C, clk Sag Beef Co, bds 1221 Adams.
Bauer Elizabeth M (wid Wm J), furnished rooms 402 N Warren av.
Bauer Florence M, student, bds 432 N 5th av.
Bauer Frank, clk Hotel Messner, bds same.
Bauer Fred M, lab, bds 613 S Porter.
Bauer Frederick, farmer, res e s Genesee av, 4 s of Hess
Bauer Frederick Jr, farmer, res e s Genesee av, 7 s of Hess av.
Bauer Frederick C, bartndr, bds 1511 Germania av.
Bauer Fredericka (wid George), res 1511 Germania av.
Bauer Fredericka, clk H S Siebel, bds 1221 Adams.

Wm. F. Beckbissinger Art Store
Fine Picture Framing *136 N. Jefferson Avenue* *Bell Phone 2291-J*

Bauer George, lab, res 416 N 10th.
Bauer George J, propr Hotel Messner, 128 S Weadock
Bauer Henry L, clk Symons Bros & Co, res Zilwaukee.
Bauer Herman C, bottler J G Schemm Brewing Co, res 1321 Lyon.
Bauer Irma E, bds 1137 N Michigan av.
BAUER JACOB C, Tin and Sheet Metal Works, Eave-Troughing and Furnace Work of All Kinds, 839 Genesee av, Tels: Mich 851-J, Val 472-B, res 432 N 5th av.
Bauer John, lab, res 829 N Oakley.
Bauer John A, bkbndr Seemann & Peters, res 125 N 3d.
Bauer John M, res 323 S Webster.
Bauer John W, tmstr Sag Coal Co, res e s Genesee av, 10 s of Hess av (B V.)
Bauer Julia, res 1008 Atwater.
Bauer Lottie, sorter W H Grenell, bds Henry H Bauer
Bauer Louisa (wid Robert), res 1221 Adams.
Bauer Margaret L, bkpr Grohman The Florist, bds 416 N 10th.
Bauer Meta M, bds 1021 Court.
Bauer Pauline, bds 323 S Webster.

HENRY FEIGE & SON, OFFICE FURNITURE and FIXTURES.
113-121 SOUTH BAUM. Tels. Mich. 140-L. VAL. 1099-A.

Bliss=Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

Bauer Peter, clothing 802 Genesee av, res 1137 N Michigan av.
Bauer Walter, student, bds 1221 Adams.
Bauer Wm, res 707 S Porter.
Bauer Wm M, mach hd Jackson-Church-Wilcox Co, bds 707 S Porter.
Baughan Joseph I, agt Prudential Ins Co, res 222 S 3d
Baughman George, lab, bds 602 N 3d av.
Bauknecht Charles, tmstr, res 649 Bay.
Bauknecht Wm, lab Sag Table & Cabinet Co, bds 649 Bay.
Baum, see also Boehm and Bohm.
Baum Adam, butcher, res w s Genesee av, 8 s of Hess av.
Baum Alfred N, confr, res 709 Davenport av.
Baum Arthur T, condr P M R R, res 2, 128 N Jefferson.
Baum Block, s e cor Baum and Tuscola.
Baum Edna, steno Jeffers Theater, res Bridgeport, Mich.
Baum Florence, student, bds 1510 Genesee av.
Baum Harry, tailor Jacob Weisberg, rms 800 S Washington av.

EDWARD G. BATZ & SON
1422 MONROE STRE T, ON P. M. R. R.
COAL
COKE
WOOD

Baum Irene, bds 1510 Genesee av.
BAUM JOHN B, sec-treas Banner Brewing Co, res 1510 Genesee av.
Baum Louis, bartndr Frank Hruby, res 207 N Franklin.
Baum Martin B, propr Sherman House, res same.
Baum Nathan H, condr P M R R, res 803 Hill.
Baum Sherman, student, bds Sherman House.
Baum Wm B (Wm B Baum & Bro), res 1221 Genesee.
BAUM WM B & BRO (Wm B Baum), General Insurance, 301 Wiechmann Bldg, Both Tels 119.
Baum Wm S, bds 1221 Genesee av.
Baumann, see also Bohmann and Bowman.
Baumann Alfred, glasswkr, res 1715 Madison.
Baumann Anna, opr Mich State Tel Co, bds 643 Farwell
Baumann Anna C, finisher Saginaw Silk Garment Co, bds 710 N Harrison.
Baumann Arthur, lab, bds 643 Farwell.
Baumann Bertha A, ship clk Saginaw Silk Garment Co, bds 722 Oakley.
Baumann Catherine A, stripper, bds 1715 Madison.
Baumann Christ, foreman Spence Bros, res 643 Farwell.

H. A. Savage Co.
604 Bearinger Building
Bell Phone 500
Surety Bonds & General Liability Insurance

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THOS. D. BUICK
Telephones { Bell 365 / Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

MURPHY & O'HARA | **General House Furnishers** AND **OFFICE FURNITURE.**
714-716 Genesee Avenue.
Both Phones.

Baumann Clara L, mach opr Saginaw Silk Garment Co, bds 416 N Andre.
Baumann Edward, tailor J L Weigl, bds 405 N Charles.
Baumann Eugene, lab, bds 1825 Madison.
Baumann Frank J, cigarmkr F H Mertz Co, bds 1414 Cherry.
Baumann Frederick, clock repr 1819 Madison, res same.
Baumann Frederick J, mach, res 419 N 13th.
Baumann Frederick L, bds 1825 Madison.
Baumann Frederick W, student, bds 419 N 13th.
Baumann Helene, assembler Lufkin Rule Co, bds 329 S 7th.
Baumann Hugo, trimmer, bds 416 N Andre.
Baumann John H, hlpr Wickes Boiler Co, bds 119 N 14th
Baumann John N, watchman, res 416 N Andre.
Baumann Joseph, saltmkr, res 1725 Madison.
Baumann Louis C, ship clk Daniel Izzo & Co, res 329 S 7th.
Baumann Magdalene (wid John), bds 405 N Charles.
Baumann Otto, mach hd, bds 1725 Madison.
Baumann Richard W, mach hd Jackson-Church-Wilcox Co, res 326 N 12th.

Appel Steam Bakery Wholesale Bread & Cake Bakers
Bell Phone 1388-J, Valley Phone 393, 824-826 Lapeer Ave.

Baumann Ricka (wid John), bds 650 Farwell.
Baumann Wm F, foreman Hart Bros, res 1996 Madison.
Baumer Adolph J, bottler Magnetic Spring Water Co, res 323 S 7th.
Baumer Amelia, bds 1414 Cherry.
Baumer Anton, lab, res 1414 Cherry.
Baumer Bertha, bds 543 S 5th av.
Baumer Emma L, stripper F H Mertz Co, bds 503 S 5th
Baumer Frank J, bds 1414 Cherry.
Baumer Fred J, mach P M R R, bds 220 N 3d av.
Baumer John H, mngr Marwinski & Loebrich (branch), bds 325 S 7th.
BAUMER JOSEPH, Buffet, Cigars and Tobacco, 843 Genesee av, cor Janes av, Tels: Mich 1227-J, Val 589-B, res 220 N 3d av, Val Tel 1140-M.
Baumer Marcus, lab, res 543 S 5th av.
Baumer Sophia C, bds 1414 Cherry.
Baumer Wm, appr Wickes Boiler Co, bds 543 S 5th av.
Baumer's Hall, 901 Cherry.
Baumgardner Levi H, lab, res 810 Fordney av.
Baumgardner Sherman, lab, res 809 Wheeler.

ICE CREAM **Parker Dairy Co.**
PURE MILK 228 N. Warren Ave. Both Phones

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GROCERIES and MEATS Family Table Supplies. BOTH PHONES.
Flour and Feed, Butter and Eggs.

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Baumgart Martha G, sorter, bds 1522 Adams.
Baumgart Martin, res 1522 Adams.
BAUMGARTEN ALBERT, Reliable Footwear, Agent for the Celebrated Dr A Reed's Shoes for Men, Queen Quality and D Armstrong Shoes for Women, 800 Genesee av, Mich Tel 727-1R, res 1040 Hoyt av, Mich Tel 727-2R.
Baumgarten Arthur J, clk Albert Baumgarten, bds 1040 Hoyt av.
Baumgarten Block, 800-802 Genesee av.
Baumgarten Edwin A, clk Albert Baumgarten, bds 1040 Hoyt av.
Baumgarten Frank, res 315 S Weadock av.
Baumgartner Charles, police, res 725 Greenwich.
Baumgartner Florence, steno, bds 1627 Holland av.
Baumgartner Frederick W (Baumgartner & Boitel), res 1627 Holland av.
Baumgartner Lillian D, maid 302 N Jefferson av.
Baumgartner Robert, res 713 Greenwich.

Edw. F. Catterfeld
114 N. Hamilton St., W. S. Tels. MICH. 3229-L VAL. 3222-A
Commercial PRINTING

Baumgartner & Boitel (Frederick W Baumgartner, Charles A Boitel), saloon 2001 Genesee av.
Baumler Albert (A Baumler & Co), res 118 N 5th av.
Baumler Arthur, bartndr Baumler & Wehan, res 2010 Madison.
BAUMLER A & CO (Albert Baumler), Wines, Liquors, Cigars and Billiards, 121-123 Genesee av, Tels: Val 225, Mich 852.
Baumler Bertha, packer Sommers Bros Match Co, bds 543 S 5th av.
Baumler John (Baumler & Wehan), res 1908 Madison.
Baumler & Wehan (John Baumler, Peter Wehan), saloon 2327 N Michigan av.
Baumwart Charles A, trucker, bds 717 S Charles.
Baumwart Charles E, gardener, res 717 S Charles.
Baumwart George E, lab, bds 717 S Charles.
Baumwart John R, trucker M C R R, res 717 S Charles.
Bavor Lela B, bds 1715 Clinton.
Bavor Myron D, lab, res 1715 Clinton.
Bavuso Frank, grocer 201 S Hamilton, res same.
Bax Stephen, lab, res 715 Thatcher.
Baxter Arthur, lino opr Sag Pub Co, res 422 N Granger.

Ripslinger Bros. WHOLESALE and RETAIL COAL AND WOOD

STATE SEAL BRAND Pure Sugar Vinegar. Beats them all. Try it and be convinced. ASK YOUR JOBBER MANUFACTURED BY Oakland Vinegar & Pickle Co.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block **Tels. Mich. 256** **Val. 292**

ELECTRIC FIXTURES AND SUPPLIES REID & SCHWEMER 408 TUSCOLA

Baxter Edmund J, yd master, res 707 N Granger.
Baxter George W, sec, treas and mngr Sag Publishing Co, res 819 Adams.
Baxter George W Jr, printer Sag Pub Co, bds 819 Adams.
Baxter Mabel, bds 418 S Water.
Baxter Margaret Mrs, furn rooms 210 Carlisle.
Baxter Wm E, glasswkr, res 2241 S Hamilton.
Baxter Willis, grinder, res 533 Sherman.
Bayback Peter, res 225 Thurber.
Bayer Herman M D, removed to Grand Rapids, Mich.
Bays Stanley W, engr P M R R, res 828 N 7th.
Bazley Cash Market, James Lester mngr, meats 125 S Jefferson av.
Beach Charles, rms 401 N Jefferson av.
Beach Charles A, painter P M R R, res 113 Bagley.
Beach Charles R (aged 62), died June 11, 1912.
Beach C Hiram, chauffeur, res 312 Brockway.
BEACH EMMET L, Lawyer, 407-408-409 Kirby Bldg, Tels: Mich 2230, Val 1071-A, Pres German-American State Bank, res 902 S Jefferson av, Mich Tel 1618.

B. GUGEL **Funeral Director and Licensed Embalmer**
620 Ames St. Phones: Bell 2999 Valley 2852
Lady Assistant Hacks for all Occasions

Beach Emmet L Jr, student, bds 902 S Jefferson av.
Beach Ernest J, meter repr, res 115 Bagley.
Beach Frederick H (Beach Tailoring Co), pres Bolton Auto Co, res 233 N Washington av.
Beach Grace M, bds 115 N Oakley.
Beach Harry J, draftsman The Wickes Boiler Co, bds 801 Holland av.
Beach Helen E (wid Amos), bds 111 Bagley.
Beach Helen E, bds 113 Bagley.
Beach Horace S, painter 617 Stark, res same.
Beach Ida M (wid Charles R), res 115 N Oakley.
Beach Ilah, cashr The Gately Co, bds 723 Meredith.
Beach Lester E, foreman Sag Grain Co, res 715 N Bond
Beach Mary E, clk U S Health and Accident Ins Co, bds 2210 N Fayette.
Beach Oliver B, vice-pres and treas Saginaw Grain Co, res 918 Madison.
Beach Rilla (wid Alfred S), res 2210 N Fayette.
Beach Robert S, student, bds 902 S Jefferson av.
Beach Sylvester, lab, bds 915 Madison.

WE LOAN MONEY To Coal Miners, Street Car Employees, Mail Carriers, Policemen, Book-keepers, Machinists and others that have good employment, on their plain note. No mortgage or security asked.
TIERNEY BROS., 217 Genesee Ave. VAL. TEL. 290 MICH. TEL. 528

Undertakers | **A. Deisler & Son**
Both Tels. 461-1R | **705-711 Germania Ave.**

Beach Tailoring Co (Frederick H Beach), merchant tailors 102-104 N Washington av.
Beach Theodore J, watchman, res 413½ W Genesee av.
Beadle Verne F, lab, bds 454 N 4th av.
Beadle Wilson E, lab P M R R, res 454 N 4th av.
Beagle Lewis, lab, res 1003 Atwater.
Beagle Lucinda (wid Mathias), bds 1003 Atwater.
Beagle Perley, erector Wickes Boiler Co, res 1218 S Park av.
Beale Eileene A, clk Sag Abstract Co, bds 200 Wadsworth av.
Beale George, engr P M R R, res 200 Wadsworth av.
Beale Miles A, draftsman Wickes Bros, bds 336 N 3d av
Beale Raymond H, chief clk shop supt P M R R, bds 336 N 3d av.
Beale Wm, condr P M R R, res 336 N 3d av.
Beam, see also Behm and Boehm.
Beam Edward R, barber 1941 Genesee av, res 313 Hanchett.
Beamish George R, driver Sag Ice & Coal Co, res 720 N Webster.

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Beamish Wm F, scaler, res 1506 Court.
Beamish Wm P, lab, res 708 Burnham.
Bean Mary (wid Patrick), bds 207 High.
Bear Anna, bds 311 Mott.
Bear John A, tmstr, res 218 Meredith.
Bear Phyllis C, opr, bds 218 Meredith.
Beard Elmer J, trav agt Grinnell Bros' Music House, bds 1211 Johnson.
Beard Mary A (wid Handy), bds 215 S 9th.
Bearden Joseph, res 505 Lewis.
Bearden Joseph, lab, res 917 N Woodbridge.
Bearden Wm, lab, res 1620 Congress av.
Beardslee Anna (wid Willard W), res 122 N Porter.
Beardslee Arthur C, res 128 N 9th.
Beardslee George E, clk, res 521 S 14th.
Beardslee George S, res 128 N 9th.
Beardslee Ruth, student, bds 122 N Porter.
Beardslee Wm H, sec-treas and mngr Mich Casualty Co, res 1209 S Washington av.
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Beardsley Ella E (wid Ira F), res 1106 Phelon.
Beardsley Mae, smstrs, bds 1106 Phelon.
Beardsley Richard H, drill hd Wickes Boiler Co, bds 1106 Phelon.
Bearinger, see also Barringer.
Bearinger Anna (wid Elijah), res 2107 N Michigan av.
Bearinger Building, 126-132 N Franklin.
BEARINGER ELBERT B, Automobile Repairing and General Machine Shop, s e cor Janes av and Baum, Both Tels 1333, res 2303 N Michigan av, Mich Tel 1537-J. (See left center lines.)
Bearinger Frederick, propr Safety Storage Co, res 927 S Jefferson av.
BEARINGER ISAAC (Estate of), James H Sleeth Mngr, 615 Bearinger Bldg, Mich Tel 168.
Bearinger James, millwright, bds 2303 N Michigan av.
Bearinger Mark W, bkpr Mich Sugar Co, bds 2303 N Michigan av.

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Manufacturers of
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Bearinger M Edna, tchr Stone School, bds 2107 N Michigan av.
Beatley Wm, glasswkr, bds 2241 S Hamilton.
Beaton James A Rev, pastor First Christian Church, res 228 S 6th.
Beattie Catherine (wid James), res 421 Mershon.
Beattie John, clk, rms 335 N Baum.
Beattie Zeta, bds 1107 Hancock.
Beatty Samuel J, engr P M R R, res 210 Wadsworth av.
Beauchesne Amos, confr 1508 S Michigan av, res same.
Beaudette, see also Bodett.
Beaudette Caroline (wid Adolph), res 1419½ S Michigan av.
Beaudette Edward, lab, bds 1419½ S Michigan av.
Beaudoin Albert, hlpr Wickes Boiler Co, res 2103 N Bond.
Beaulieu Sewell J, barber, res 234 S 5th av.
Beaumont Claude W, repairman Garber-Buick Co, bds 1522 Johnson.
Beaumont Wm J, yd master, res 1522 Johnson.
Beautty Stewart F, boilermkr, res 2370 Mackinaw.

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Beaver Margaret P, presser Cosendai Dye Works, bds 615 Johnson.
Beazley Edward H, boarding 701 N Jefferson av.
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Bechtel Frank M, bds 202 Nimons.
Bechtel Sara A (wid Albert D), art needlework 115 N Porter, res same.
Beck Alice L (wid Louis), res 407 S Bond.
Beck Amanda, bds 219 Alger,
Beck Anna, nurse Home for the Friendless.
Beck Anthony F, mngr Peter Beck, bds 615 S 9th.
Beck Arthur, cigarmkr J A Ingram, bds 1816 Janes av.
Beck Carl H, repairman J P Beck, res 219 Alger.
Beck Charles, mach, res 1412 Fitzhugh.
Beck Charles E, carp, res 906 Kendrick.
Beck Edna L, bds 1125 Janes av.
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Beck Frederick C, police, res 1816 Janes av.
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Beck Peter S, res 727 Joslin.
Beck Theodore G, bds 1125 Janes av.
Beck Wm P, contr 1004 Emerick, res same.
Beck W Frederick, mach, res 1710 Janes av.
Beckbissinger Catherine B (wid John), res 134 N Jefferson av.
Beckbissinger George L, draftsman J F Beckbissinger, bds 220 Emerson.
Beckbissinger J Fred, architect 1 Tower blk, res 314 Carroll.
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Becker Anna, waiter Saratoga Hotel.

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Becker Carl, miner, bds 517 Holmes.

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Becker Charles H, dry goods 2723 S Washington av, res 314 Gallagher.

Becker Emil, molder, bds 2229 N Bond.

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Becker Gustave F, cupola tndr Jackson & Church Co, res 600 S Carolina.

Becker Harriet Mrs, bds 446 S 5th av.

BECKER HIRAM M (Becker Bros), res 617 Stephens.

Becker John, lab, res 201 Chestnut.

Becker Joseph A, grocer 502 Brockway, res 923 S Woodbridge.

Becker Julius, fireman, rms 1026 S Washington av.

Becker Lulu, bds 502 N Webster.

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Becker Peter, boots and shoes 217 N Hamilton, res 1402 N Van Buren.

Becker Wm, foreman Jackson-Church-Wilcox Co, res 420 N Andre.

Beckert Arthur C, steno Alert Pipe and Supply Co, bds 314 Hiland.

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Beckler John A, carp, res 1419 S Warren av.
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Beckman Clara Mrs, smstrs Sag Custom Shirt Co, res 1816 Mackinaw.
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Beckmann Charles A (Beckmann Bros), res 922 S Granger.
Beckmann Clarence D, driver U S Express Co, bds 922 S Granger.
Beckmann Fred, lab, bds 1902 Mackinaw.
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Beckrow George T, bkpr, bds 334 N Weadock av.
Beckwith Bertram H, phys 421 S Washington av, res same.
Beckwith David J, bds 1108 N 6th.
Bedford Daniel, tanner, bds 951 N 5th av.
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Bedford Mabel M, steno Columbia Western Mills, bds 521 Fraser.
Bedford Madeline, opr Val Tel Co, bds 521 Fraser.
Bedford Mary (wid Wm), housekpr 521 Fraser.
Bedford Wm H, mach, bds 951 N 5th av.
Bednarek Anthony, lab, bds 276 Jackson, Carrollton.
Bednarek George, lab, res 827 Carrollton, Carrollton.
Bednarek Ignatz, lab, res 276 Jackson, Carrollton.
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Beebe Ethel, candymkr Val Sweets Co, bds 800 N Webster.
Beebee Fern, bds 800 N Webster,
Beebee Mary Mrs, res 800 N Webster.
Beebee S K, carp, rms 824 Carroll.
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Beechler John T, mach A T Ferrell & Co, bds 508 Division.
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Beelman Clarence, rubber, bds 413 Douglas.
Beelman James K, finisher, res 413 Douglas.
Beelman Jessie, bds 413 Douglas.
Beelman Ross, lab, bds 413 Douglas.
Beer Earl J G, tel opr P M R R, res 400 S 5th av.
Beerman Bower, lab, res 406 Cronk av.
BEESE ARTHUR J, Pres and Genl Mngr Saginaw Sheet Metal Works, bds 1323 S Jefferson av, Mich Tel 158-2R.
Beese John H (Sag Enameling Co), res 1611 Remington av.
Beese Julia H, tchr, bds 1323 S Jefferson av.
Beese Rosa (wid John H), res 1323 S Jefferson av.
Beeson Walter B, sec and treas Modart Corset Co, bds 930 S Jefferson av.
Beggs Wm, barber 609 Gratiot av, res 513 S Webster.
Begle Ned G, mngr Berst Mnfg Co, rms 306 S Webster
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Behm Christopher M, lab, res 119 Wilkins.
Behm Esther C, smstrs **THE M W TANNER CO,** bds 425 S 12th.
Behm Frank, mach, bds 443 S 5th av.
Behm Frank J, bottler John Stafford, bds 425 S 12th.
Behm Frederick, grocer and saloon 300-304 N 6th av, res 1000 Cherry.
Behm Frederick Jr, driver Frederick Behm, bds 1000 Cherry.
Behm Frederick, lab, bds John Behm.
Behm Frederick, miner, res 174 Freedom (B V.)
Behm Frederick Jr, miner, bds 174 Freedom (B V.)
Behm Henry J, chef Egerer Bros, res 821 Lapeer av.
Behm Henry L, car repr, res 119 S 15th (B V.)
Behm John, farmer, res e s S 16th, 1 s of Walnut (B V.)
Behm John, lab, res s e cor Johnson and Kimball (B V.)
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Behm Walter J, electrn Thorne Electric Co, bds 415 S 12th.
Behm Roswell H, treas Jeffers Theater, bds 108 Germania av.
Behrends, see also Berns and Burns.
Behrends Charles, lab, res 1623 Lapeer av.
Behrends Louis L, condr P M R R, bds 1623 Lapeer av
Behrends Louise, tel opr Mich State Tel Co, bds 1623 Lapeer av.
Behrends Wm, brakeman, bds Stanley Kowalski.
Behrends Wm, condr, bds 1623 Lapeer av.
Behrens Henry, clk Symons Bros & Co, res Zilwaukee.
Behse Henry, vice-pres and genl mngr Modart Corset Co, res 720 Hoyt av.
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Beierle Constantine A, clk, bds 219 N 11th.
Beierle Karla M, tchr Training School (e s), bds 219 N 11th.
Beierwaltes Frank W, mach A F Bartlett & Co, bds 252 Sheridan av.
Beierwaltes John A, clk Mautner & Krause, res 240 Sheridan av.
Beierwaltes John B, dept mngr Sag Beef Co, res 252 Sheridan av.
Beierwaltes Luie A, repairman Mich Motor Car Co, bds 252 Sheridan av.
Beierwaltes Mary (wid John), bds 1507 Germania av.
Beierwaltes Sophia F, bds 252 Sheridan av.
Beierwaltes Wm J, bds 252 Sheridan av.
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Belein James, miner, bds 1408 S Michigan av.
Belgard Wm, miner, res 308 Stone.
Belgeaurd Henry, plumber, rms 300 N Franklin.
Belgers Tracy A, boarding 537 Millard, res same.
Belill Adam, sawyer, res 213 Vermont.
Belill Agnes, sorter, bds 213 Vermont.
Belill Andrew H, lab, res 1800 S Niagara.
Belill Wm, elev opr St Mary's Hospital.
Bell Andrew, carp, bds 620 River.
Bell Archibald J, engr P M R R, res 810 N 3d av.
Bell Carrie, nurse 515 N Warren av, rms same.
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Bell Dora, mach opr, bds 302 Hartsuff.
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Bell John, fireman, res 302 Hartsuff.
Bell John, porter Ferguson House.
Bell John, tmstr, res s w cor Maplewood av and Hiland
Bell John Jr, miner, bds 302 Hartsuff.
Bell Joseph, miner Con Coal Co, bds 302 Hartsuff,
Bell Margaret (wid James A), res 1319 Court.
Bell Mary A, bds 302 Hartsuff.
Bell Robert, janitor Bliss Block, res 2209 N Fayette.
Bell Vernal A (aged 49), died Dec 26, 1911.
Bell Wallace A, clk Clark Grocery Co, res 812 W Genesee av.
Bell Wm, lab, res 210 N 7th.

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Bellinger, see also Belanger.
Bellinger Clarence, hostler Bartow & Enright, res 304 N 6th av.
Bellinger Cynthia (wid Charles H), res 1027 Cherry.
Bellinger Myrtle, domestic 517 N Bond.
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Belmer Katherine Mrs, cook Mrs Ethel Van Tiflin, rms 113 Lapeer av.
Belmer Wm, driver, res 224 Glenwood av.
Belmore Maude Mrs, res 335 N Baum.
Belmont Wm H, actor, bds 231 S Washington av.
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Bendein Wm H, clk Barie's, res 615 S 4th av.
Bender Andrew, lab, res 328 Russel.
Bender Edward W, driver Sag Brewing Co, res 108 Morris.
Bender Elizabeth (wid Francis W), bds 136 S 12th.
Bender Francis W (aged 78), died March 22, 1912.
Bender Frank W, fireman Fire Station No 15, res 503 S Fayette.
Bender Frank W Jr, pass agt Sag-B C Ry Co and Sag-Flint Ry Co and restaurant n w cor Germania av and Franklin, res 157 Cornelia.
Bender Frederick R, grocer 2702 S Washington av, res same.
Bender Frederick, fireman P M R R, res 417 N 9th.
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Bender Herman J W, ship clk Modart Corset Co, res 212 N 14th.
Bender Jacob (aged 66), died Aug 7, 1912.
Bender Jacob P, slsmn White Sewing Machine Co, res 611 N Harrison.
Bender Mary (wid Jacob), bds 1109 Cherry.
Bender Robert, hlpr Sag Beef Co, res 522 Howard.
Bendle Arthur J, slsmn Grinnell Bros' Music House, bds 329 S Weadock av.
Benedict Edward H, brakeman P M R R, res 1016 Carlisle.
Benedict Edward H Jr, messr, bds 1016 Carlisle.
Benedict Rex E, tel opr Sag Courier-Herald, rms 610 Janes av.
Benefield Frank F, electrn Haines Electric Co, bds 2507 S Michigan av.
Beneman Paul, miner, bds 1408 S Michigan av.
Benenstien Andrew M, opr Bijou Theater, bds 131 N 5th
Benevolent Protective Order of Elks, n w cor Germania and Warren avs.

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Benford Acquilla, foreman, res 227 Schaefer.
Benford James M, bkpr Morley Bros, bds 314 Hermansau
Benford John A, clk, bds 227 Schaefer.
Benford Lawrence, oiler, bds 227 Schaefer.
Bengenberg Fred, driver Weiss Bros, bds 402 Maine.
BENJAMIN ANNA A, Librarian Public and School Library (W S), bds 721 S Michigan av, Mich Tel 3256-J.
Benjamin Arthur W, creditman Morley Bros, res 411 Irving.
Benjamin Bruce, clk Jackson-Church-Wilcox Co, bds 716 N Hamilton.
Benjamin Charles G, janitor, res 418 S Webster.
Benjamin Cyrus N, cabtmkr, res 403 Adeline.
Benjamin Elizabeth, bds 704 Gratiot av.
Benjamin Emma M (wid Wm H), res 803 Williams.
Benjamin Florence J (wid John H), res 716 N Hamilton
Benjamin F Ruth (aged 32), died July 9, 1912.

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Benjamin Izora S Mrs, furn rooms 609 Tuscola.
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Benjamin John W, lab, res 1408 N 6th.
Benjamin Marguerite M, student, bds 721 S Michigan av.
Benjamin May L, tchr David H Jerome School, bds 621 Chestnut.
BENJAMIN MILLS I, Livery and Undertaking, 300-308 S Hamilton, res 308 same, Both Tels 2806.
Benjamin Myra L (wid Charles L), res 721 S Michigan
Benjamin Peter J, rms 134 N Water.
Benjamin Robert M, clk Commercial Nat'l Bank, bds 716 N Benjamin.
Benjamin Wm H, houseman, res 510 N Weadock av.
Benjamin Wm C, carp 916 N Granger, res same.
Benk Otto, blksmith A Birss & Son, res R F D 8.
Benner Violet, nurse 716 N Hamilton, rms same.
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Bennett Andrew J, brakeman P M R R, res 815 N 6th.
Bennett Antoinette, clk M C Murray, rms 228 S Weadock av.
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Bennett Bernice M, teller Sag City Gas Co (w s), bds 1607 S Harrison.
Bennett Catherine (wid John), bds 2116 S Washington
Bennett Catherine (wid Thomas H), rms 228 S Weadock av.
Bennett Clara (wid Wm), res 1731 S Jefferson av.
Bennett Clara G, clk Sag Abstract Co, bds 700 Howard.
Bennett Clyde C (A H Bennett & Sons), res 923 S Warren av.
Bennett Co The (A H Bennett and A C Hatfield), news dealers 110 N Hamilton.
Bennett Edward A, huckster, res 403 Clark.
Bennett Eli P Rev, pastor First M E Church, res 119 S Michigan av.

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Bennett Frank, painter Helmuth Klein, res 126 Randolph.
Bennett George, chef, rms 423 N Franklin.
Bennett George E, grocer 1601 S Webster, res same.
Bennett Guy W, trav agt, res 149 Maine.
Bennett Howard W, lab, bds 2008 N Fayette.
Bennett John R, painter 603 Van Etten, res same.
Bennett Joseph E, clk Mershon, Eddy, Parker Co, res 101 East.
Bennett Laura C (wid John D), bds 1409 Genesee av.
Bennett Laura L, weaver Lufkin Rule Co, bds 113 Grant.
Bennett Lewis M, res 625 Vermont.
Bennett Louis, tmstr, bds 137 Gallagher.
Bennett Lulu C Mrs, music tchr 633 Bundy, bds same.
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Bennett Marion, student Bliss-Alger Business College, bds 522 Martindale.
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Bennett Robert, boilermkr, res 447 N 3d av.
Bennett Russell O (A H Bennett & Sons), bds 701 Vermont.
Bennett Samuel J, trav agt Sag Val Drug Co, res 1517 S Fayette.
Bennett Walter C, trav agt, bds 2317 S Hamilton.
Bennett Wm A, mach P M R R, res 2310 N Michigan av.
Bennett Wm J W, lab, bds 2008 N Fayette.
Bennett Wm M J, agt The Metropolitan Co, bds 2008 N Fayette.
Benninghoff David F, carp, res w s Webber, 1 n of Wadsworth av (B V.)
Benroth Howard, clk, bds John O Benroth.
Benroth Jessie, lab, bds John O Benroth.
Benroth John O, farmer, res n s Hess av, 3 e of Genesee
Benson Dot, bkpr Tierney Bros, bds 1521 Ames.
Benson John D, clk, bds 1521 Ames.

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Bentley Murray G, flour broker, res 623 W Bristol.
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Benton G Philip, glass ctr Central Cut Glass Co, bds 410 Johnson.
Benton Wm G, sawyer Strable Mfg Co, bds 239 Bagley.
Benway Alexander, mach hd Asphalt Roofing Co, res 1135 N Fayette.
Benway Elizabeth (wid Richard), bds 1302 Mackinaw.
Benway John M, trav agt, bds 1302 Mackinaw.
Benway Roy A, student, bds 1135 N Fayette.
Benz Anna, bds Christian Benz, Carrollton.
Benz Bertha, bds Christian Benz, Carrollton.
Benz Christian, lab, res n s Shattuckville rd, 6 w of M C R R, Carrollton.
Benz Ernest, lab P M R R, res 276 Jackson.
Benz Frederick, lab, res n s Shattuckville rd, 5 w of M C R R, Carrollton.
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Benzenberg Henry, miner, res 402 Maine.
Benzenberg Henry Jr, bottler, bds 402 Maine.
Benzenberg Herman, mach hd, bds 402 Maine.
Benzenberg John, miner, bds 402 Maine.
Benzenberg Wm H, miner, res 1415 S Granger.
Benzie Alexander H, watchman, res 1005 N 8th.
Beranek Catherine (wid Thomas), res 1603 Carroll.
Beranek Charles, lab, bds 1603 Carroll.
Beranek Joseph C, mach hd Farmers' Handy Wagon Co, res 614 N 11th.
Berbench Emil, car repr, bds 151 S 15th (B V).
Berg Amelia A, bds 2336 Ames.
Berg August, cigarmkr Hod Cigar Co, bds 2401 Ames.
Berg Charles (aged 83), died Feb 10, 1912.
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Berg Ella A, sorter W H Grenell, bds 2143 State.
Berg Fred, lab Sag Table & Cabinet Co, bds 2336 Ames.

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Berg Herman P, mach hd, bds 2336 Ames.
Berg Hilda A, finisher Sag Silk Garment Co, bds 2143 State.
Berg Johanna (wid Charles), bds 503 N Andre.
Berg Lydia E, sorter W H Grenell, bds 2143 State.
Berg Martin, lab, res 1333 N 10th.
Berg Paul C H, mach hd Sag Table & Cabinet Co, res 1014 Benjamin.
Berg Rudolph A, bottler Natl Brewing Co, bds 2143 State.
Bergdorf Mary A, res 813 S 4th av.
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Berger Charles, mach Werner & Pfleiderer Co, res 1503 Johnson.
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Berka Albert, molder Jackson & Church Co, res 617 N 11th.
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Berlin Charles A, bartndr H C Otto, res 1909 N Bond.
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Berlin Henry, lab, bds 201 Freedom (B V).
Berlin Henry, millwright, res 148 S 15th (B V).
Berlin Herman, lab, res 162 S 14th.
Berlin John G, mill hd Sag Sash & Door Co, res 1208 S Weadock av.
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Biesterfeld Charlotte M, student, bds 1308 Gratiot av.
Biesterfeld Henry, clk Wm Roethke Floral Co, res 1308 Gratiot av.
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Bills Florine, bds 416 N Washington av.
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Binger Charles, mach P M R R, res 259 S 14th.
Binger Edward, appr, bds Mrs Anna Binger (B V).
Binger Elsie, tel opr Mich State Tel Co, bds Mrs Anna Binger (B V).
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Bird Chester, mason, bds 517 Burt.
Bird George E, tmstr, res 603 S 5th av.
Bird George T, lab, res 503 Lincoln av.
Bird Harvey, mason, res 250 Hermansau.
Bird John A, barn foreman B of P W, res 430 Randolph
Bird Joseph W, appr, bds 603 S 5th av.
Bird Lawrence E, collr, rms 2001 N Michigan av.
Bird Nina S, china decorator 2811 S Washington av, bds same.
Bird Nora A, binder W J McCron, bds 430 Randolph.
Bird Samuel, lab, bds 454 N 4th av.
Bird Samuel, trucker, bds 404 W Genesee av.
Bird Wm M, contr 517 Burt, res same.
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Birerton Lottie, bkpr, bds 729 Joslin.
Birerton Samuel, lab, bds 729 Joslin.
Birnbaum Anna Mrs, res 307 Perry.
Birnbaum Elsie, inspr Lufkin Rule Co, bds 751 Hermansau.
Birnbaum Frederick, lab, bds 751 Hermansau.
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Birss Isabella (wid Alic), res 319 Johnson.
Birss James M, cashier Sag-B C Ry Co, bds 319 Johnson
Birss Nellie I, bds 319 Johnson.
Birtch Anna, waiter Hotel Lesher.
Bisbing Mabel, bds Wm J Bisbing (B V).
Bisbing R Raymond, clk Sag Val Drug Co, bds Wm J Bisbing (B V).
Bisbing Wm J, laundryman, res s e cor Johnson and Arthur (B V).
Bisbing Wm J Jr, appr, bds Wm J Bisbing (B V).
Bischof George A, leverman, res r 316 Emerson.
Bishop Allan T, steno Sag Milling Co, bds 1236 S Warren av.
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Bishop Julia E (wid George W), res 302 S Weadock av
Bishop L Grace, claim examiner U S Health and Accident Ins Co, res 7, 128 N Jefferson av.
Bishop Margaret, bds 609 N Franklin.
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Bluer Arthur J, glasswkr, bds 640 Joslin.
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Blumke Augusta (wid Stephen), res 820 Hill.
Blumke Christopher, res 516 Shackleton.
Blumke Elizabeth R, clk H Watson & Co, bds 820 Hill.
Blumke Martin, stoker, res w s Hermansau, 2 n of Shattuckville rd, Carrollton.
Blumke Mary M, dressmkr, bds 820 Hill.
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BOARD OF ESTIMATES, City Hall.
BOARD OF HEALTH OFFICE, City Hall.
BOARD OF PARK AND CEMETERY COMMISSIONERS, City Hall.
BOARD OF POLICE COMMISSIONERS, Central Police Station.
BOARD OF PUBLIC WORKS, John J Weale Superintendent, City Hall, Both Tels 384.
BOARD OF REVIEW, City Hall.
BOARD OF TRADE, See Saginaw Board of Trade.
BOARD OF WATER COMMISSIONERS, Robert F Johnson Superintendent, City Hall, Tels: Mich 457, Val 124.

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Boardman, see also Boertmann.
Boardman James H, foreman Mich State Tel Co, res 546 S Weadock av.
Bochein Bertha, domestic 1134 Genesee av.
Bochschmidt Anna, waiter Hotel Kerby.
Bocian Michael, lab, res s w cor Sophia and Cornelia.
Bocianski Andrew, lab, res 200 Elm, Carrollton.
Bocianski Theodore, lab, bds 200 Elm, Carrollton.
Bocianski Walter, bds 200 Elm, Carrollton.
Bock Theresa, asst smstrs M E I B.
Bode Wm C, cigar mnfr 319 Genesee av, res 223 N Jefferson av.
Boden Charles, engr, res 815 Stark.
Bodett, see also Beaudette.
Bodett Eliza (wid Theodore), bds Nagaire Dupuis, Carrollton.
Bodine Oakley, mach, bds 922 Hoyt av.
Boeheim Bertha, bds 220 Elm, Carrollton.
Boeheim John F T, presser Cosendai Dye Works, bds 220 Elm, Carrollton.

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BOEHLKE OTTO J (Henry Boehlke & Son), res 635 S 9th, Tels: Mich 1037-L, Val 88.
Boehm, see also Baum, Behm and Bohm.
Boehm Augusta (wid Alexander), res 133 Benjamin.
Boehm Henry G, brewer J G Schemm Brg Co, res 1029 N Webster.
Boehm Henry P, floorwalker Morley Bros, bds 133 Benjamin.
Boehm John, miner, res 430 Jordon.
Boehm Otto, clk, res 803 Benjamin.
Boehner John, lab, res s s Shattuckville rd, 3 w of Barnard.
Boehnert Gustav A, cigarmkr Sag Cigar Co, res 323 N 10th.

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Boehnert Rudloph Jr, tmstr Ripslinger Bros, res 318 Eddy.
Boelter Ferdinand A, res 444 S 12th.
Boelter Fritz E, assembler, bds 444 S 12th.
Boelter Gustav, mach Wm B Mershon & Co, res 333 S 13th.
Boelter Otto H, sawfiler Wm B Mershon & Co, res 207 S 13th.
Boelter R Ferdinand, piano tuner, res 343 S 13th.
Boergert Alfred J, bkpr Phipps, Penoyer & Co, bds 1204 Lapeer av.
Boergert Amelia S, dept mngr **THE M W TANNER CO,** bds 136 N 5th av.
Boergert Arthur V, meatctr, bds 136 N 5th av.
Boergert B Franklin, architect 12 Heavenrich blk, bds 136 N 5th av.
Boergert Caroline A, bds 136 N 5th av.
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Boergert Frederick C, res 136 N 5th av.
Boergert Frederick D, carp, bds 136 N 5th av.
Boergert F Edward, auditor U S Health and Accident Ins Co, bds 214 Wadsworth av.
Boergert James W, carp, res 131 N 6th.
Boergert John C, clk Wm Wiechmann, res 1204 Lapeer
Boergert Violet E, milliner 120 N Jefferson av, bds 136 N 5th av.
Boertmann, see also Boardman.
Boertmann Adolph J, pipeftr, bds 219 N 6th av.
Boertmann Adolph R, painter, res 219 N 6th av.
Boertmann Charles F, genl foreman P M R R, res 918 N 4th av.
Boertmann Frank, hlpr, bds 835 N 4th av.
Boertmann Herbert L R, mach P M R R, res 625 S 10th
Boertmann John C, engr P M R R, res 908 N 4th av.
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Boether Fred, bds 703 Brown.
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Boettcher Harry, clk F W Hubert, res 211 Annesly.
Boettcher Hugo, slsmn Liebermann Trunk Co, res 739 Owen.
Boettcher Paul G, baker, res 211 Annesly.
Boettcher Paul G Jr, driver A L Kurtz, bds 211 Annesly
Bogardus Charles E, trav agt, res 1215 Carroll.
Bogardus Clair C, steno U S Health and Accident Ins Co, bds 619 N 5th av.
Bogardus Howard H, bds 1215 Carroll.
Bogardus Laura E, tchr Houghton School, bds 1215 Carroll.
Bogardus Leila (wid Wm F), res 619 N 5th av.
Bogardus Myrtle, bds 552 S 4th av.
Bogdan Benjamin, hlpr Werner & Pfleiderer Co, bds 1001 Randolph.
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Bohinski Stanley, molder, res 139 Monroe, Carrollton.
Bohinski Josephine A, sorter Sag Grain Co, bds 130 Monroe, Carrollton.
Bohm, see also Baum and Boehm.
Bohm Charles, foreman, bds 2333 Ames.
Bohm Elizabeth, mach opr, bds 2141 Ames.
Bohm Frederick, lab, res 2333 Ames.
Bohm Frederick (aged 22), died Nov 30, 1912.
Bohm Lillian, mach opr, bds 2141 Ames.
Bohm Louis L, mach hd, res 2141 Ames.
Bohm Louis W, butcher C K Jost, bds 2141 Ames.
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Bohn Charles, clk J A Pardridge, res 628 Bundy.
Bohn Hilda H, student, bds 628 Bundy.
Bohn Minnie, domestic 503 S Weadock av.
Bohnhoff Arthur, mach Werner & Pfleiderer Co, bds 623 S 11th.
Bohnhoff Herman (aged 37), died Aug 1, 1912.
Bohnhoff Mabel, steno S G Koepke, bds 623 S 11th.
Bohnhoff Marie (wid Herman), res 623 S 11th.
Bohnhoff Paul A, decorator, res 513 S Granger.
Bohstedt Anna, assembler Lufkin Rule Co, bds 209 Hess av.
Bohstedt Emil, lab, bds 209 Hess av.
Bohstedt Gertrude C, rulemkr Lufkin Rule Co, bds 209 Hess av.
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Boissonneault Edward J, miner, res 817 S Bond.
Boist Hazel, student, bds 612 Dearborn.
Boitel August, sorter, res 1644 S Warren av.
Boitel Charles A (Baumgartner & Boitel), res 732 Emily.
Boland James A, boilermkr, res 304 N 10th.
Boland Louise Mrs, dressmkr 304 N 10th, res same.
Boland Wm (Clark Grocery Co), res 622 Stark.
Bolenkos Joseph, lab, res 126 Maine.
Boles, see also Bowles.
Boles Christopher C, contr 823 N Harrison, res same.
Boles Genevieve, student, bds 823 N Harrison.
Boles Leonore, bds 823 N Harrison.
Bolga Gottlieb, lab, res 522 Elm.
Bolger Catherine (Wid Gottlieb), res 1316 Lyon.
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Bolger Henry F, lab, bds 1316 Lyon.
Bolger Jacob G, lab, bds 1316 Lyon.
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Bollis Alice M (wid Sanford), res 819 S Washington av.
Bollis Beulah, clk Second Natl Bank, bds 819 S Washington av.
Bollrslev Carrie (wid Matthew), pkr Schust Baking Co, res 111 S 11th.
Bolman Wm R, mach hd Feige Desk Co, bds 223 Crapo.
Bolster Arthur W, stock kpr P M R R, res 309 Annesly.
Bolster John B, transferman, res 710 Kirk.
Bolster Thomas J, janitor P M R R, res 329 S 11th.
Bolster Walter F, pkr P M R R, res 510 N 9th.
Bolt Philip W, lab Sag Wood Products Co, res 328 Bagley.
Bolt Ruth F, bds 328 Bagley.
Bolton, see also Boulton.
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Bolton Wm M, clk, bds 412 N 5th av.
Bolzin Mary (wid Joseph), res 251 Shattuckville rd.
Bolzin Stanley, lab, bds 251 Shattuckville rd, Carrollton
Boman Emma Mrs, res 630 Ward.
Bomardie Anna, bds 153 Eddy.
Bomardie Charles, lab, bds 153 Eddy.
Bomardie Joseph, peddler, res 153 Eddy.
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Bommarito Frank (Bommarito Bros), res 611 Tuscola.
Bommarito Peter, clk Bommarito Bros, bds 105 Lapeer.
Bommarito Samuel (Bommarito Bros), res 105 Lapeer.
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Bonamie Eva, student, bds 2229 S Hamilton.
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Bonk Joseph, lab, res 803 S 4th av.
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Bonker Nehemiah, res 913 N Harrison.
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Borchers John, engr Bearinger bldg, res 1059 Benjamin
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Borchers Raymond, clk, bds 1059 Benjamin.
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Borck Frederick E, lab, res 1501 Cass.
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Borden Sarah, student, bds 721 W Genesee av.
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Borden Thomas E, auditor Jackson-Church-Wilcox Co, res 518 Carlisle.
Borey August, sexton Calvary Cemetery, res e s S Washington av, 1 s of limits.
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Bossman Fred, miner, res 216 Braley.
Bossman Margaret (wid John), bds 547 Division.
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Bostrom C Oscar, foreman, res 649 Farwell.
Bostrom Laney, student, bds 649 Farwell.
Bostwick Charles E, tinner, res 1810 N Bond.
Bostwick Earl F, clk Sag Val Drug Co, res 622 Wadsworth av.
Bostwick Martha E (wid Frank M), bds 1723 N Michigan av.
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Bothwell Frank R, bkpr Sulzberger & Sons Co, bds 581 Sheridan pl.
Bothwell Raymond, bds 581 Sheridan pl.
Botkins Stella (wid Bert), bds 419 N 10th.
Botsford Wm R, mngr R G Dun & Co, res 403 Fitzhugh
Bottchar John, lab, bds 308 Linton.
Bottke Anna M, sorter W H Grenell, bds 2137 State.
Bottke Charles F, toolmkr, bds 2137 State.
Bottke Clara E, steno A E Snow, bds 815 S Oakley.
Bottke Ella M, sorter W H Grenell, bds 2137 State.
Bottke Emil A, foreman Jackson-Church-Wilcox Co, res 613 S Bond.
Bottke Emma, bds 2137 State.
Bottke Ernest A, toolmkr Jackson-Church-Wilcox Co, bds 2137 State.
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Boucha Samuel, glasswkr, res 1812 Wheeler.
Bouchard Albert, brakeman, bds 2526 N Michigan av.
Bouchard Alphonse J, lab, res 2116 S Washington av.
Bouchard Arthur, lab, bds 322 King.
Bouchard Eliza Mrs, dressmkr 2116 S Washington av, res same.
Bouchard Frank, carp, res 322 King.
Bouchard Frank Jr, tipper Mich Packing Co, bds 322 King.
Bouchard Louise E, sorter Sag Grain Co, bds Oliver Bouchard.
Bouchene Arthur, driver, bds 203 Williamson.
Boucher George E, mach hd Natl Engineering Co, bds 1515 N Oakley.
Bouchey George A, cupola tndr, res 230 Grant.
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Bouchey Mary Mrs, domestic 225 N Michigan av.
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Boughner Wm G, reprman Garber-Buick Co, res 1022 Union av.
Boughton Mildred I, clk THE M W TANNER CO, bds 830 N 6th av.
Bouldin Anne W, tchr Stone School, bds 905 N Michigan av.
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Bouliew Suwell J, barber R J Raupp, res 234 S 5th av.
Boulton, see also Bolton.
Boulton Carrie E, dressmkr Mrs G Norris, bds 324 N Weadock av.
Boulton Elliott, lab, res 322 Johnson.
Boulton May L, bkpr H Watson & Co, bds 324 N Weadock av.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

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Braun Julius, lab, bds 2235 N Bond.
Braun Louis, bds 2235 N Bond.
Braun Minnie Mrs, res 2235 N Bond.
Braun Minnie, clk Wm H Miller, bds 403 Saginaw.
Braun Walter, bds 722 Wilkins.
Braun Wm G, lab, res 210 S 11th.
Brautigan Edward, road bldr, res w s Hermansau, 1 n of Shattuckville rd, Carrollton.
Brautigan Ferdinand, res w s Hermansau, 1 n of Shattuckville rd, Carrollton.
Brautigan Fred, mach hd, bds Edward Brautigan.
Brautigan Marie, bds Edward Brautigan, Carrollton.
Bray Daniel, special del messngr P O (w s), bds 1947 Gratiot av.
Bray Edward J, driver, bds 1947 Gratiot av.
Bray Edward P, carrier P O (w s), res 1917 Gratiot av.
Bray James B, bds 1947 Gratiot av.
Bray James W, slsmn C F Adams Co, res 1155 S Warren av.
Bray Richard L, messngr U S Express Co, rms 616 N Warren av.

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Manufacturers of Rubber Stamps, Seals, Stencils, Trade Checks
OWEN E. BOWERS IRA E. BOWERS

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Brayman Augusta Mrs, res 325 Clark.
Brebner Robert, bds 443 N 4th av.
Brecht Bertha E, bds 218 McCoskry.
Brechtelsbauer Arthur, lab, bds J Con Brechtelsbauer.
Brechtelsbauer Clara C (wid John M), res 523 N Hamilton.
Brechtelsbauer Edward, removed to Detroit, Mich.
Brechtelsbauer Ella, bds J Con Brechtelsbauer.
Brechtelsbauer Eva M (wid Wm), bds J Con Brechtelsbauer, Carrollton.
Brechtelsbauer Frieda, cash girl J W Ippel Co, bds 523 N Hamilton.
Brechtelsbauer John C, farmer, bds Mrs Mary Brechtelsbauer, Carrollton.
Brechtelsbauer J Con, farmer, res s s Shattuckville rd, 1 e of Hermansau, Carrollton.
Brechtelsbauer J Wolfgang, lumber inspr, res e s Hermansau, 1 n of Madison, Carrollton.
Brechtelsbauer Katherine, domestic 1308 S Michigan av

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211 N. Hamilton St., Opp. Hamilton Square Building

Fancy Table Lamps, Gas and Electric Portables and Brass Goods. | **H. Watson & Company,** 420-422 Genesee Ave. Tel. 112.

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Brechtelsbauer Meta E, clk J W Ippel Co, bds 523 N Hamilton.
Brechtelsbauer Robert, lab, bds J Con Brechtelsbauer.
Brefka Anthony, lab, res 234 Shattuckville rd, Carrollton
Breidenbach Wm, clk Wm Schleimer, res 2075 Ames.
Breiholz Henry H, rms 308 N Warren av.
Breilkreitz August, lab, bds August Steinke (B V).
Breitag Charles, bds 1605 S Hamilton.
Breitag George, lab, bds 1605 S Hamilton.
Breitag Herman T, lab, res 1605 S Hamilton.
Breitag Minah, asst W R Purmort, bds 1605 S Hamilton
Breiter John S, blksmith 1908 N Michigan av, res 2425 same.
Breiter Michael J, wagonmkr J S Breiter, res 609 State.
Bremer, see also Bruemmer.
Bremer Albert A, clk Symons Bros & Co, res 1816 Johnson.
Bremer Arthur, mach opr Lufkin Rule Co, bds 2232 Ames.

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Real Estate, Farming and Timber Lands, Loans and Insurance
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Bremer Bertha (wid Henry), res 1327 N 10th.
Bremer Carl F, res 1027 N Fayette.
Bremer Charles, bds 1816 Johnson.
Bremer Charles, lab, res 2232 Ames.
Bremer Charles J, saloon 805 Genesee av, res 424 N 4th
Bremer Cora M, bds 828 Fordney av.
Bremer Edna, student, bds 424 N 4th av.
Bremer Edward C, metalwkr Sag Enameling Co, bds 828 Fordney.
Bremer Edward J, bkpr German-American State Bank, bds 424 N 4th av.
Bremer Ella H, inspr E A Robertson Co, bds 424 N 4th
Bremer Ellen L, sorter W H Grenell, bds 1015 Congress
BREMER FRANK W, Sec and Treas Saginaw Sheet Metal Works, res 248 Howard, Mich Tel 1279-L.
Bremer Frederick, res 322 N Charles.
Bremer Frederick D, drill press hd P M R R, res s s Cornelia, 1 w of Kimball (B V).
Bremer Frederick J, carp 316 N Charles, res same.

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Bremer George C, slsmn Natl Biscuit Co, res 534 S 12th
Bremer Henry, watchman, res 709 Meredith.
Bremer John C, mach P M R R, bds 719 Wadsworth av
Bremer Myrtle, inspr Lufkin Rule Co, bds Frederick D Bremer.
Bremer Theodore, lab, res 419 Perkins.
Bremer Wm, lab, bds 2232 Ames.
Bremer Wm F, lab, res 654 Bay.
Brendle Emil, student, rms 921 Genesee av.
Brennan Anna (wid Malachi), removed to Detroit, Mich.
Brennan Alice, rms 214 N 4th av.
Brennan Lawrence G, mngr Hotel Kerby, res same.
Brennan Thomas, propr Hotel Kerby, res same.
Brennen Charles W, sheetmetalwkr Sag Sheet Metal Works, res 1320 Tuscola.
Brenner Block, 119-121 S Hamilton.
Brenner Charles E, real estate 400 Court, res 523 Adams.
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Brenner Fred A (Brenner & Brenner), bds 523 Adams.
Brenner George, cabtmkr, res 1910 S Hamilton.
Brenner G Jerome (Brenner & Brenner), res 918 Adams
Brenner Harry E, bds 523 Adams.
Brenner Mary R (wid Wm), res 131 N Alexander.
Brenner & Brenner (Fred A and G Jerome Brenner), clothing 412 Court.
Brenske John, mach, res 1811 W Genesee av.
Breshaber Henry, carp, res 534 Howard.
Bresseau, see also Brosseau.
Bresseau Alphonsine (wid Joseph), res n w cor Walnut and Madison, Carrollton.
Bresseau Arthur, lab, bds Stephen J Bresseau, Carrollton
Bresseau Basil, lab, bds Stephen J Bresseau, Carrollton.
Bresseau Stephen J, lab, res n w cor Maple and M C R R
Bressler Gustave, cementwkr, bds 348 Bay.
Bressler Robert, cement contr 348 Bay, res same.
Bretenitz Gustav H, mason, res 1623 Jackson.
Breton, see also Britton.
Breton Philip H, trucker P M R R, res 516 S 12th.

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Saginaw and Bay City Established 1877 Both Phones

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Breu Charles, lab, res 616 Division.
Breu Dora M, bds 616 Division.
Breuer, see also Brauer.
Breuer Anna, smstrs, bds 1246 Sheridan av.
Breuer Charles, brewer Banner Brewing Co, res 1246 Sheridan av.
Brew John T (Holden & Brew), res 432 Grant.
Brew Nettie, bkpr Helfrecht Machine Co, bds 519 Douglas.
Brewer Alice M, bds 828 N 3d av.
Brewer Block, 125-129 N Franklin.
Brewer Charles, mach hlpr, bds 701 N Jefferson av.
Brewer Edward P, mach P M R R, bds 631 N 3d av.
Brewer Elmer, carp, res 113 Barnard.
Brewer Floyd, bds 204 Thayer.
Brewer Franklin J, foreman C A Andrus, res 533 Lincoln
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Brewer Hall, 127 N Franklin.
Brewer Harry A, res 528 Ward.
Brewer Joel A, setter C A Andrus, res 204 Thayer.
Brewer John J, mach P M R R, bds 828 N 7th.
Brewer Leo J, collr L C Smith & Co, bds 828 N 3d av.
Brewer Lizzie Mrs, mach opr, bds 527 Benjamin.
Brewer Lucile, bds 216 Sheridan av.
Brewer Nora M, steno Booth & Boyd Lumber Co, bds 421 N 4th av.
Brewer Peter W, rms 402 N Warren av.
Brewer Sarah S (wid Addison P), res 610 Thompson.
Brewer Sophia A (wid Charles A), res 1503 S Hamilton
Brewer Will A (F P & W A Brewer), res 216 Sheridan
Brewer Wm, molder Mitts & Merrill, res 218 Norman.
Brewer Wm K, housemover 1114 Clinton, res same.
Brewster Wm F, mach Mitts & Merrill, bds 403 Douglas
Brewster Wm J, mach Mitts & Merrill, res 403 Douglas
Bricault Amelia M, clk M C Murray, bds 114 S 2d.
Bricault Eugenia C, bds Joseph Bricault, Carrollton.

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221 GENESEE AVENUE

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Bricault Joseph, peddler, res w s Madison, 2 n of Walnut, Carrollton.
Bricault Laura E, bds 114 S 2d.
Bricault Raymond H, clk B B B Hdw Co, res 209 N 5th
Bricher Charles, clk Mich Sugar Co, bds 1515 Carroll.
Bricher Frank, cigar mnfr 512 N 10th, res same.
Brick John, res 206 N Alexander.
Bricker Charles, pipefitter Wickes Boiler Co, res w s Kimball, 4 s of Wadsworth av.
Bricker Floyd D, clk Farmers Handy Wagon Co, bds 913 S Warren av.
Bricker Laura, bds 913 S Warren av.
Bricker Simon, trav agt, res 913 S Warren av.
Bricker Thomas, foreman, res 1515 Carroll.
Bridewell George C, vocalist, rms 620 Lyon.
Bridgman Martha M (wid George R), res 314 Fitzhugh
Brierton Lottie M, bkpr Hart Bros, bds 729 Joslin.

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Brieske Frank, lab, res 145 Schemm.
Brieske Frank Jr, lab, bds 145 Schemm.
Brieske John, mach hd, bds 145 Schemm.
Brieske Joseph, bds 145 Schemm.
Brieske Paul, saw grinder Mich Saw Co, res 2146 Madison.
Briest Almon J, janitor The Auditorium, bds 723 Germania av.
Briest Arlie S, steno, bds 723 Germania av.
Briest Charles H, checker M C R R, res 723 Germania
Briggs Daniel W, removed to Portland, Ore.
Briggs Eben W (Arthur Hill & Co), bds Bancroft House
Briggs James, lab, res 201 Perry.
Briggs Lodema (wid Wm), bds 933 Bundy.
Briggs Mathilda C (wid Lansing), bds 303 S Weadock
BRIGGS & COOPER CO LTD, James Cooper Pres, R S Cooper Vice-Pres, Samuel Cooper Sec and Treas, Mnfrs of Lumber and Shingles, 611-612 Bearinger Bldg, Tels: Mich 472, Val 202, Yards: Atwater, Holland av, Emily and Ward. (See front cover and page 4.)

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Brigham Glenn E, pharmacist B A Wright, rms 2735 S Washington av.
Brigham John, miner, bds 1200 Ames.
Brigham J Charles, miner, res 1200 Ames.
Brigham Mary M, candymkr Val Sweets Co, bds 1200 Ames.
Brigham Peter, miner, rms 111½ N Hamilton.
Brigham Rush, res 1101 W Genesee av.
Brigham Thomas E, miner, bds 1200 Ames.
Bright Daniel, mngr, res 309 Thayer.
Bright Edgar S, lab P M R R, bds 902 N 3d av.
Brilliant Samuel, fireman, res 822 S Porter.
Brimmingstall George W, mach hd Mitts & Merrill, res 530 N 9th.
Brimson James H (Brimson & Kott), bds Bancroft House.
Brimson & Kott (James H Brimson, Frances T Kott), milliners 106 Genesee av.
Bringard Frank X, saloon 900 Genesee av, res 207 S 4th
Brink Ellen S (wid Wm H), bds 921 Madison.

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Brink Frank, clk Heavenrich Bros & Co, res 223 S 13th.
Brinkman Charles E, fireman Oakland Vinegar & Pickle Co, res 124 Cornelia.
Brinkman George, appr, bds 124 Cornelia.
Brinley Ida, waiter Arndt Hotel.
Brisk Edward D, fireman, res 114 Russel.
Brisk John A, fireman City Water Works (e s), res 114 Russel.
Bristol Edward D, engr P M R R, res 620 N 4th av.
Bristow Edward H, res 301 Linton.
Britton, see also Breton.
Britton Albert, clk, bds 724 Division.
Britton Alexander, mach hd Natl Engineering Co, bds 905 Hess av.
Britton Christina (wid Ephraim), res 905 Hess av.
Britton Clifford H, bkpr Washburn-Crosby Co, res 710 Tuscola.
Britton Grace S (wid Walter C), res 306 S Webster.
Britton Samuel J, lab, res 724 Division.
Britton Samuel J Jr, lab, bds 724 Division.
Brix Carl H, furrier H H Brix, res 124 S 9th.

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Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

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Brix Wilhelmina (wid George), removed to Buffalo.
Broadbeck Frank, fireman P M R R, res 420 N Weadock
BROADWAY BILLIARD AND POOL PARLOR, John Kirrios Propr, Also Cigars and Tobacco, 129 S Washington av, Mich Tel 922-J.
Brobst Gaylord W, chauffeur, bds 708 N Jefferson av.
Brobst George W, baggageman P M R R, res 708 N Jefferson av.
Brock Burt S, sheetmetalwkr Allington & Curtis Mnfg Co, bds 129 Farwell.
Brock Charles M, ship clk Natl Engineering Co, res 929 N Porter.
Brock Charles W, lab, res 1318 Ames.
Brock George, bridgewkr P M R R, bds Fred Bowers.
Brock George, engr, bds 129 Farwell.
Brock Harry, bridgewkr P M R R, bds Fred Bowers.
Brock Thomas H, engr Allington & Curtis Mnfg Co, bds 129 Farwell.
Brock Wm H (Bradley & Brock), res 119 N Webster.

Wm. F. Beckbissinger Art Store
Fine Picture Framing *136 N. Jefferson Avenue* *Bell Phone 2291-J*

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Brockless Wm, city fireman, res 119 S 10th.
Brockman Albert C, hlpr Mich Creamery Co, bds 312 N Warren av.
Brockway Elmer A, lab, bds 533 Shackleton.
Brockway Lulu C, mach opr, bds 533 Shackleton.
Brockway Margaret (wid Charles A), res 109½ S Jefferson av.
Brockway Parmelia (wid Nathan), res 533 Shackleton.
Brockway Rozet (wid Abel A), bds 1101 N Michigan av.
Broderick Aaron, trav agt, res 714 Janes av.
Broderick Samuel, driver Charles Frueh & Sons, res 1805 Tuscola.
Brodie George M, repr, res 1720 S Hamilton.
Brodie Margaret L, bds 1720 S Hamilton.
Brodowski Michael, lab, res 213 Elm, Carrollton.
Broederdorf Bertha M, bds 1751 Madison.
Broederdorf Ella, clk J W Ippel Co, bds 1751 Madison.
Broederdorf Emma, bds 1751 Madison.
Broederdorf Fredericka (wid John C), bds 1003 N Porter
Broederdorf John, foreman Kerry & Way, res 1751 Madison.

HENRY FEIGE & SON, OFFICE FURNITURE and FIXTURES.
113-121 SOUTH BAUM. Tels. Mich. 140-L. VAL. 1099-A.

Bliss-Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

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Broemmer, see Bremer.
Brogan Edward J, supt, res 711 N Michigan av.
Brogan Janet L, principal Otto Roeser School, bds 1602 Court.
Bromm Charles H, foreman, res 319 Crapo.
Bromm Franklin, bds 319 Crapo.
Bromm George G, engr Callam Mills, res 620 Campbell.
Bromm Wm, lab, rms 614 Johnson.
Bromm Wm R, foreman Valley Stove and Range Co, bds 620 Campbell.
Bronner Marie (wid John J), res 630 S Baum.
Bronson Gustav, lab, res 2354 Mackinaw.
Bronson Henry N, metalwkr, res 627 S 5th av.
Bronson Howard L, bkpr Second Natl Bank, res 2696 State.
Brookins Alfred T, clk Grand Union Tea Co (e s), res 102 Mott.
Brookins Clara A (wid George R), res 409 Cornelia.
Brookins Harry G, sign writer, rms 225 N Baum.

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1422 MONROE ST. ON P. M. R. R.
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Brooks Clifford C, pres and mngr Brooks Mfg Co, res 426 Rust av.
Brooks Daniel E, barber E G Johnson, bds 310 N Weadock av.
Brooks Dorothy L (wid George H), dressmkr 821 Hill, res same.
Brooks Edgar E, dentist 502 Wiechmann bldg, res 565 Sheridan pl.
Brooks Edna E, bds 565 Sheridan pl.
Brooks George B, lawyer, res 416 N Washington av.
Brooks Gilbert, bds 508 S Weadock av.
Brooks Hannah S (wid Charles S), bds 334 Brown.
Brooks Harriet V B, phys 416 N Washington av, res same.
Brooks Ina M, bds 821 Hill.
Brooks John W, vet surgeon 523 S Harrison, bds same.

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604 Bearinger Building
Bell Phone 500
Surety Bonds & General Liability Insurance

Municipal BONDS
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211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

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714-716 Genesee Avenue.
Both Phones.

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Brooks Luella J (wid John M), res 503 S Weadock av.
Brooks Lucy, bds 508 S Weadock av.
Brooks Mnfg Co, C C Brooks pres and mngr, J O Pierce sec and treas, boat and furniture mnfrs s s Rust av nr S Jefferson av.
BROOKS MELVILLE D (Brooks & Cook), Attorney-at-Law, 2d Floor People's Savings Bank Bldg (Entrance through Mason Bldg), Tels: Mich 117, Val 2-B, res 814 Thompson, Mich Tel 2358.
Brooks Peter, appr Jackson & Church Co, bds 127 Bay.
Brooks Ray H, stock ctr Val Ptg Co, res 1506 Germania
Brooks Samuel, hlpr Jackson-Church-Wilcox Co, res 310 East.
Brooks Sarah, laundry 1714 N Bond, res same.
Brooks Sylvester E, condr P M R R, res 524 N 2d.
Brooks Willis H (Valley Printing Co), res 508 S Weadock av.
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Bell Phone 1388-J, Valley Phone 393, 824-826 Lapeer Ave.

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Broom Ethel M, bds 1217 N Fayette.
Broom Frank D, photogr 2 Dunk blk, res 236 Howard.
Broom Henrietta, milliner A M Rogers, bds 1217 N Fayette.
Broom Reta D, student, bds 236 Howard.
Broom Ruth D, typist U S Health and Accident Ins Co, bds 1217 N Fayette.
Broom Walter D, buyer Barie's, res 1217 N Fayette.
Broomall Wm, coremkr, rms 715 Johnson.
Brosseau, see also Bresseau.
Brosseau August, lab, res w s Water, 2 s of Maple.
Brosseau John, lab, bds Robt W Ewald, Carrollton.
Brott Bridget, domestic St Mary's Hospital.
Brotzman Amelia, bds 408 Eddy, Carrollton.
Brotzman Jacob, lab, res 408 Eddy, Carrollton.
Brouilette Eugene, city slsmn, bds 1316 N 6th.
Brow Ambrose B, electrical contr 228 S Weadock av, res same.
Brow Ella H, clk Barie's, bds 618 S Washington av.

VICTOR. J. TATHAM, 1700-1711 GENESEE AVENUE.
GROCERIES and MEATS
Family Table Supplies.
BOTH PHONES.
Flour and Feed, Butter and Eggs.

ICE CREAM **Parker Dairy Co.**
PURE MILK 228 N. Warren Ave. Both Phones

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Brow Thomas, clk W R Kerns, bds 618 S Washington.
Brown, see also Braun and Brunn.
Brown Albert, lab, bds 229 N Jefferson av.
Brown Andrew, res 1111 W Genesee av.
Brown Andrew, attndt J C Hohn, res 729 N Porter.
Brown Andrew, farmer, res s s Wadsworth av, ½ mile e of Arthur (B V).
Brown Archibald (aged 70), died Dec 25, 1912.
Brown Arlington M, bkpr, bds 636 Sheridan av.
BROWN ARTHUR E (M E Brown & Son), bds 1023 Throop.
Brown August, hlpr P M R R, bds 120 Wipplinger Lane
Brown Augusta (wid James), housekpr 404 S Bond.
Brown Benjamin, porter Abraham Van Overen, res 1116 S 4th av.
Brown Beulah, cook 1207 S Washington av, bds 1600 Congress av.
BROWN BROS (Wm A Brown) Plumbers, 222 N Hamilton, Tels: Mich 3366-J, Val 2992.
Brown Bruce H, caller P M R R, res 1708 S Michigan av

Edw. F. Catterfeld
114 N. Hamilton St., W. S.
TELS. Val. 3222-A, Mich. 3229-L

Society Printing
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Brown Byron S, carp, res 2170 S Fayette.
Brown Caroline (wid Frederick), bds 415 Linton.
Brown Caroline (wid Milton A), res 1515 Woodbridge
Brown Cassius L, fireman, res 503 S Park av.
Brown Charles, rms 1244 S Washington av.
Brown Charles, tmstr Sag Coal Co, res 808 Clark.
Brown Charles B, carp, res 732 S 12th.
Brown Charles E, bartndr Julius Kersten, res 806 N 5th
Brown Charles H, coachman, res 406 Emerson.
Brown Charles J, mach, bds 522 Mackinaw.
Brown Charles W, horse trader, res 1615 S Warren av.
Brown Chauncey E, engr, res 211 Sears.
Brown Christian F, tchr Holy Cross School, res 112 N Harrison.
Brown Christopher, carp, res 1201 Monroe.
Brown Clara M, steno Columbia Western Mills, bds 114 Bay.
Brown Clarence G, student, bds 534 S 4th av.
Brown Clayton B, clk Mershon, Eddy, Parker Co, bds 326 N Washington av.

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STATE SEAL BRAND Pure Sugar Vinegar.
Beats them all. Try it and be convinced.
ASK YOUR JOBBER
MANUFACTURED BY
Oakland Vinegar & Pickle Co.

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GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block **Tels. Mich. 256** **Val. 292**

Brown Colwell, propr C Brown Tool Works, res 114 Bay.
Brown Craig, bds 414 S Jefferson av.
Brown Crosby, tmstr, bds 737 Hess av.
Brown C Tool Works, Colwell Brown propr, 104 Bay.
Brown Daniel, lab, bds Pacific Hotel.
Brown David W, foreman, res 2828 S Michigan av.
Brown Della D (wid Daniel), smstrs, res 319 Lapeer av.
Brown Eddy C, clk Mich Sugar Co, res 622 N Warren
Brown Edith, smstrs, bds 459 N 2d.
Brown Edith M, tchr John Moore School, bds 1022 Cass
Brown Edna C, student Bliss-Alger Business College, bds 1000 Clark.
Brown Edward, engr P M R R, res 411 Sears.
Brown Edward H, res 310 N Weadock av.
Brown Edward H (aged 38), died April 17, 1912.
Brown Edward M, bkpr, bds 415 Linton.
Brown Edward N, rulemkr Lufkin Rule Co, res 1632 Sheridan av.
Brown Edward P, agt Prudential Ins Co, res 105 Durand
Brown Elizabeth (wid Neil), bds 534 S 4th av.

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Bukowski Martha, bds 506 S 13th.
Bukowski Mary (wid Thomas), res 111 Thurber.
Bukowski Olive, bds 909 Gallagher.
Bukowski Stanley, lab, res 506 S 13th.
Bukowski Stephen, bds 111 Thurber.
Bulger Esther M, bkpr C H Kretschmer Grocery Co, bds 703 Hoyt av.
Bulger John C, baggageman G T Ry, res 703 Hoyt av.
Bulger L Frances, steno Scheurman Lumber Co, bds 703 Hoyt av.
Bulger Walter R, clk Moor's Cigar Store, bds 603 S Washington av.
Bull Albert, tmstr Symons Bros & Co, res 230 N 14th
Bull Bertha T, maid 3 Holland Court.
Bull Christian, driver, bds 1000 S Michigan av.
Bull Frederick M, res s s Grant, 2 w of Carrollton.
Bull John, hlpr, bds F M Bull, Carrollton.

COOK WITH GAS

THE J. W. IPPEL CO. HOSIERY and Underwear
Val. Tel. 2892 Mich. Tel. 3002

Bull John, lab, res 1735 Madison.
Bull John C, saloon 1908 Court, res 1603 same.
Bullock Clarence M, sec Saginaw Grain Co, res 718 W Bristol.
Bullock Fred M (Clift & Bullock), res 707 State.
Bumgarner Albert M, dist mngr U S Health and Accident Ins Co, res 1501 Atwater.
Bundes James, bootblk G S Dilas, bds 218 N Warren av
Bunk Dora, maid Everett House, rms same.
Bunker Delia Mrs, dressmkr, bds 606 Holden.
Bunn Orion R, bartndr Wm Brown, res 109½ S Weadock
Bunnell George C, slsmn Symons Bros & Co, res 623 Emerson.
Bunnell Leon H, clk, bds 623 Emerson.
Bunnes Charles, driver, bds 917 Kendrick.
Bunton Daniel R, painter Herrmann Bros, res 1325 S Park av.
Bunyan Albert, inspr, res w s Carrollton, 6 n of Hickory.
Bunyan John, bds Albert Bunyan, Carrollton.
Bunyan Prudence (wid Wm), res 100 Pleasant.
Bunyan W James, tmstr J J Weale, res Boat House nr Gas Works.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisment page 2

Bunzow Arthur, lab, bds 447 S 12th.
Bunzow Wm, molder Jackson-Church-Wilcox Co, res 447 S 12th.
Bunzow Wm (aged 54), died June 4, 1912.
Bura Frank, miner, bds 439 S 13th.
Bura George, trucker, bds 1027 S Weadock av.
Burba John, miner, res 801 Wisner.
Burch Floyd D, slsmn Seemann & Peters, res 117 N 6th.
Burch Fred G, clk Everett House, bds same.
Burch Solon, hlpr P M R R, bds 825 N 3d av.
Burden Emerson, lab, bds 1708 Sheridan av.
Burden Harold, candymkr O D Gilbert, bds 1708 Sheridan av.
Burden Wm, lab, res 1708 Sheridan av.
Burdette Clarence H, roofer 400 Holmes, res same.
Burdick Frank D, slsmn H B Burdick, bds 830 Hoyt av
Burdick Frederick, res 1017 Carroll.
Burdick Grace, bds 830 Hoyt av.
Burdick Harley B, propr H B Burdick's Seed House, res 830 Hoyt av.
Burdick James W, yardmaster, res 609 N 3d av.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

OPPORTUNITY FLOUR
Delivered Direct to your Home
CALLAM MILLS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Burdick Walter T, clk H B Burdick, bds 830 Hoyt av.
Burdick's H B Seed House, Harley B Burdick propr, 101 Genesee av.
Burford Helen (wid Wm G), res 808 N Oakley.
Burger, see also Berger.
Burger Charles F, clk, res 1122 S Weadock av.
BURGER EDWARD A, Watches, Diamonds, Jewelry, Clocks and Silverware, 108 S Jefferson av, res 453 S 5th av, Val Tel 1289-A.
Burgess Emery W, bds 209 Simoneau.
Burgess Etta, bds 209 Simoneau.
Burgett Andrew S, slater, res 620 S 9th.
Burgett Cornelius J, appr, bds 620 S 9th.
Burgett Hazel E, tapemkr Lufkin Rule Co, bds 620 S 9th
Burgett Neal, tinner Morley Bros, bds 620 S 9th.
Burghdorf Allie, meter repr, bds 213½ S Washington av
Burghdorf Cecil, bds 1027 S Weadock av.
Burghdorf Louis H, mach hd, bds 1027 S Weadock av
Burghdorf Royal A, engr, res 2223 S Michigan av.
Burk Adam, lab, res 136 Jordan.
Burk Anna M, tapemkr Lufkin Rule Co, bds 615 S 14th.

W. A. WILL Maker of Men's Photographs Only
Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Burk Arthur, driver, res 705 Perkins.
Burk Frank, mach hd, res 615 S 14th.
Burk Frank Jr, mach hd Strable Mfg Co, res 815 S 13th
Burk James A, saloon 508 Potter, res 619 N 4th av.
Burk John J, lab, res 530 S 9th.
Burk Louis E, barber, bds 619 N 4th av.
Burk M Gertrude, bds 544 S 14th.
Burk Nicholas, res 524 N 4th av.
Burk Paul, res 1710 Lapeer av (B V).
Burk Rudolph J, slsmn Great A and P Tea Co, res 544 S 14th.
Burkart Park, cor Davenport av and Mary, ft of Johnson st bridge.
Burke Anna M, tchr Carrollton Union School, bds James Roach, Carrollton.
Burke Chester M, removed to Detroit, Mich.
Burke Edward J, engr P M R R, res 808 Carroll.
BURKE EDWIN N, Auditor Commercial Natl Bank of Saginaw, Both Tels 2944, bds 529 N Webster.
Burke J Albert, carp, res 616 Benjamin.
Burke Mary E (wid Norman M), res 529 N Webster.
Burke Michael, inspr, res 2933 S Washington av.

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
Upholstering, Repairing and Refinishing of Old Furniture

Bliss=Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

Burkholder Carrie, bkpr, bds 315 Farwell.
Burkholder Charles, student, bds 315 Farwell.
Burkholder Frederick H, student, bds 315 Farwell.
Burkholder John W, blksmith P M R R, res 315 Farwell
Burkholder Lottie G, dressmkr 315 Farwell, bds same.
Burkshire Helen J (wid John), bds 427 S Washington
Burley Emmett, lab, bds 614 N Franklin.
Burley Thomas, carp, res 709 N 4th av.
Burman Frederick W, draftsman C E Duryea, bds 419 N 13th.
Burmaster Fred J, slater Alex Jacobi, res 222 S 6th.
Burmeister Albert M, carp, bds John H Burmeister.
Burmeister Anna, bds 242 Gage.
Burmeister Henry J, foreman, res 242 Gage.
Burmeister James D, carp, bds John H Burmeister.
Burmeister John H, contr n w cor N 16th and Cornelia (B V), res same.
Burmeister J Leslie, tmstr Sag Coal Co, res w s N 16th, 2 s of N Washington av (B V).
Burmeister Mae H, maid 1007 S Washington av.
Burnell Charles J, janitor, res 148 S Charles.

ARCHITECTS - BUILDERS - REAL ESTATE
F. TAUB & SONS
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Burnell John, steamfitter, bds 1301 Cleveland.
Burnell Louis C, asst engr, res 1414 S Niagara.
Burnell Reuben S, cableman Mich State Tel Co, res 510 N Porter.
Burnett Adrian D, lab P M R R, bds 141 Pleasant.
Burnette Harry, draying 141 Pleasant, res same.
Burnham Cordelia E (wid Oscar F), res 203 Simoneau.
Burnham Fannie A, tchr High School, bds 203 Simoneau
Burns, see also Behrends, Berns and Byrne.
Burns Augusta (wid Joseph E), res 820 Cherry.
Burns Carrie S Mrs, clk, bds 316 S Warren av.
Burns Edward J, clk Schirmer's Pharmacy, bds 1212 Atwater.
Burns Frederick J, lab, bds 1212 Atwater.
Burns George, cabtmkr C L Buchheit, res 1212 Atwater
Burns George Jr, actor, bds 1212 Atwater.
Burns Harry F, collr Gately Co, bds 114 Mott.
Burns James, clk Sag Hdw Co, res 800 S Woodbridge.
Burns John W, driver Bartow & Enright, res 127 N Warren av.
Burns Joseph E (aged 40), died Feb 16, 1912.
Burns Lena, bds 1212 Atwater.

H. A. Savage Co.
604 Bearinger Building
Bell Phone 500
Insurance and Real Estate
Perfecting Titles a Specialty

Municipal BONDS
THOS. D. BUICK
Telephones { Bell 365 / Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

Murphy & O'Hara
714-716 Genesee Ave.
BOTH PHONES

HANDLE THE FAMOUS
Moore's Air Tight Heaters
Hard Coal Stoves and Ranges

Burns Margaret, cigarmkr Wolverine Cigar Co, bds 614 N Franklin.
Burns Royal, driver Sag Transfer Co, res 225 Lowell.
Burns Stanley, bds 1212 Atwater.
Burns Thomas, bds 614 N Franklin.
Burns Wm H, brakeman P M R R, res 836 Sheridan av
Burns Wm T J, student, bds 800 S Woodbridge.
Burr Cyrus A, mach, res 320 Stark.
Burr Edith, clk The U S Graphite Co, bds 320 Stark.
Burr Joseph C, upholr, res 1105 Cherry.
Burrell Jonah, lab, rms 601 Tuscola.
Burrell T L, rms 231 S Washington av.
Burrill Samuel S, trav agt, res 432 Owen.
BURROUGHS ADDING MACHINE CO, H C Hill Sales Agt, 506-507 Kirby Bldg, Mich Tel 670-L.
Burroughs Cecile, student, bds 1310 Genesee av.
Burroughs Charles, brick layer, res 349 East.
Burroughs Charles W, floorwalker **THE M W TANNER CO,** bds 118 Howard.
Burroughs Clarence W, architect, res 1310 Genesee av.
Burroughs Della R, clk Barie's, bds 349 East.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

Burroughs Elsie I Mrs, bkpr Cable Piano Co, bds 122 Howard.
Burroughs Jessie, caner M E I B.
Burroughs Wm E, drayman 233 Benjamin, res same.
Burrows Benjamin D, engr, res 806 Hill.
Burrows Ethel H, cashr Nickels, Mertz & Co, bds 806 Hill.
BURROWS GEORGE L (Geo L Burrows & Co), res 219 S Michigan av, Mich Tel 2961.
Burrows George L Jr, teller Geo L Burrows & Co, res 1013 N Michigan av, Mich Tel 2986-L.
BURROWS GEO L & CO (George L Burrows, Fred H Potter), Bankers, 405-407 Court, Both Tels 2869. (See back cover.)
Burrows Herbert, brakeman, res 1408 S Niagara.
Burrows Julian S, bds 1013 N Michigan av.
Burrows Latham A, pres Val Sweets Co, res 610 Ames.
Burrows Mary S, bds 219 S Michigan av.
Bursian Charles, woodturner East Side Lumber Co, res 326 S Washington av.
Burt Charles C, carp, res 718 N Porter.
Burt John, res 235 East.

VICTOR J. TATHAM, GROCERIES, MEATS AND FARM PRODUCE.
1709-1711 GENESEE AVENUE. BOTH PHONES.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

M. E. DANFORTH 113-115 S. JEFFERSON AVE.
Wholesale Photographic Supplies

Burt Katherine I, bkpr McCormick-Hay Lumber Co, bds 235 East.
Burt Lucy, steno The Wickes Boiler Co, bds 235 East.
Burt Marcus L, tmstr Sag Beef Co, res 1132 S 4th av.
Burt Mary J (wid Clark), bds 718 N Porter.
Burt Oliver K, candymkr Val Sweets Co, bds 718 N Porter.
Burt Wellington R, office 1 Second Natl Bank bldg, res 1023 Genesee av.
Burt Willard E, painter 1834 Genesee av, res same.
Burton Charles B, ice cream mkr E D Francke & Sons, rms 200 Lapeer av.
Burton Emerson, porter W J Witt, rms 128 N Washington av.
Burton Harvey, messngr Bootie Messenger Service, bds 1102 Johnson.
Burton Homer, lineman P M R R, res 814 N 3d av.
Burton Joseph, res 206 Elm.
Burton Wm M, switchman, res 1102 Johnson.
Burwitz Adolph F, pres Saginaw Silk Garment Co, res 320 N Weadock av.

Insist on the

UNION LABEL

Burwitz Hazel C, bds 320 N Weadock av.
Bury Adolph, designer, res 208 N Granger.
Bury Alice, milliner, bds 208 N Granger.
Bury Anna, bds 208 N Granger.
Burzyck Joseph, mach hd Wm Polson & Co, bds Michael Slomenski (B V).
Burzyck Walter, barber H C Holms, bds Hotel Kerby.
Busby Thomas W, printer and publr Valley News 26 Merrill bldg, res 110 same.
Busch Charles B, miner, res 135 Bay.
BUSCH CHARLES J, Portrait and Commercial Photographer, 1115 Janes av, res same, Tels: Mich 1141-L, Val 1329-M.
Busch Frank F, miner, res 1941 Madison.
Busch Frederick C, bookbinder 310 Hancock, bds Schuch Hotel.
Busch Henry, clk, bds 135 Bay.
Busch Henry J, carp 407 N Porter, res same.
Busch John, bds 1224 N 8th.
Buschke Christine, nurse St Mary's Hospital.
Buschke Rosina E, steno Saginaw Sheet Metal Works, bds 1005 Janes av.

WHOLESALE RETAIL
COAL AND COKE { Ripslinger Bros.

Highland Brand
ASK YOUR JOBBER.
Pure Cider and White Pickling Vinegars are Unexcelled.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block **Tels. Mich. 256** **Val. 292**

ELECTRIC FIXTURES AND SUPPLIES REID & SCHWEMER 408 TUSCOLA

Buse Wm, res 321 N Bates.
Bush Alfred O, auctioneer 803 S Bond, res same.
Bush Charles G, miner, res 2016 Ames.
Bush Clinton, lab, bds 902 N Washington av.
BUSH C C DR, Dentist, Porcelain Crowns a Specialty, Rooms 1-4 Heavenrich Blk, 301 Genesee av, Tels: Mich 622-J, Val 1417-R, res 619 Emerson, Val Tel 1018-M.
Bush Frank, glass ctr Central Cut Glass Co, bds 902 N Washington av.
Bush Frederick E, dentist 308 Wiechmann bldg, res 1232 S Jefferson av.
Bush George E, lab, bds 1515 N Oakley.
Bush Joseph, trucker, res 902 N Washington av.
Bush Martha, milliner Mrs G M Chase, bds 216 N Webster.
Bush Matilda (wid Byron), bds 1816 N Michigan av.
Bush Stephen, lab, res 632 N 3d av.
Bush Theresa, pkr Sommers Bros Match Co, bds 108 Annesly.
Bush Wallace, bartndr Andrew Koch, bds 110 S Weadock av.

NEUENDORF & SCHMECK
The Progressive Pharmacists Compound your Prescriptions as the Doctor orders them
Two Stores { 420-422 W. Genesee Av. / 505 S. Michigan Ave. BOTH PHONES

Busha Daniel, clk Otto H Budde, bds 1823 Van Buren.
Busha Frederick C, tool checker P M R R, res 111 N 3d
Busha George, tmstr, res 1833 Van Buren.
Busha Russell F, student, bds 111 N 3d av.
Bushaye Roy, bds 409 S Warren av.
Busheree Clyde, lab, bds 825 Carrollton.
Bushey Albert G, chauffeur, res 1115 Thompson.
Bushey Margaret (wid Frederick), res 1423 S Webster.
Bushey Samuel, lab, bds 1423 S Webster.
Bushey Verne, mach hd Natl Engineering Co, bds 1423 S Webster.
Bushre Peter J, lab, res 106 B.
Bushroe Wm F, roadmaster P M R R, res 403 N 11th.
Bushy Rock P, mach hd Feige Desk Co, res 326 Ward.
Busicki Stanislaus, lab, res 2925 S Jefferson av.
Buss Leon D, painter Helmuth Klein, res 130 N Andre.
Buss Levi J, bkpr, bds 130 N Andre.
Bussinger John S, driver F S Novak, res 1326 S Warren
Bussinger Mabel, domestic 403 N Michigan av.
Butenschoen Henry W, bds 1401 Johnson.

We Loan Money on Farms and City Property
VAL. TEL. 290 MICH. TEL. 528 **TIERNEY BROS.** 217 GENESEE AVE.

Undertakers | **A. Deisler & Son**
Both Tels. 461-1R | **705-711 Germania Ave.**

Butenschoen Louis P (Griggs & Butenschoen), res 1401 Johnson.
Butkus Elizabeth, bds 253 Macauley.
Butkins John, lab, bds 920 Hess av.
Butkins Michael, lab, res 253 Macauley.
Butler Alice, bds 1117 Phelon.
Butler Benjamin, lab, res 214 Janes av.
Butler Callie, presser Cosendai Dye Works, rms 431 N Washington av.
Butler Effie L, bkpr C L Roeser Co, bds 431 N Washington av.
Butler George, hlpr, res 135 Merrill.
Butler Helen, nurse 820 S Washington av, bds same.
Butler Inez M, mach opr Peerless Laundry and Dye Co, bds 614 N Mason.
Butler John, lab, bds 1616 S Granger.
Butler Ralph R, driver Daniel Izzo & Co, rms 431 S Washington av.
Butler Wm, painter Natl Engineering Co, res 409 Wayne
Butrow Josephine, bds 527 Hill.
Butman Myron (Estate of), Wm S Fish administrator, 312 Court.

MOTORS To Rent and Repaired
Agents - General Electric Motors in Stock
Daun, Crawford & Co.
ELECTRICAL CONTRACTORS
407 Ames Street, W. S. Phone Valley 3218-B

Butman & Rust Block, 312 Court.
Butterfield Charles A, clk J W Ippel Co, res 1312 Court.
Butterfield Clara S, tel opr M C R R, res 515 Hill.
Butters Frederick, drayman, res 406 N 9th.
Button Albert L, dental supplies 511 Bearinger bldg, res 217 Sheridan av.
Button Alvah, engr, res 601 N 3d av.
Button Fred E, res 1811 N Michigan av.
Button Rae L, brakeman, bds 601 N 3d av.
Butterick George L, office mngr Gattin Institute, res same.
Butts Charles L, res 814 N 7th.
Butts Elvira M (wid Wm L), res 922 Cleveland.
Butts Julia E, smstrs Peerless Laundry and Dye Co, bds 922 Cleveland.
Butz Clarence, lab, bds Banner Hotel.
Butzel Benjamin, mngr Sag Import Co, res 117 S 7th.
Butzel Freda Mrs (Saginaw Import Co), propr The Bee Hive, res 117 S 7th.
Butzin Charlotte Mrs, pkr Lufkin Rule Co, bds 206 Hess
Butzin Henry C (J Butzin & Son), res 309 Hess av.

SAGINAW HARDWARE CO.
West Side, 200-208 S. HAMILTON ST. Both Phones 2894
WHOLESALE HARDWARE, MILL SUPPLIES and PAINTS

HEATING, STEAM WATER **PLUMBING** VENTILATION SEWERAGE
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating and Ventilating Co. **113 N. Water Street**

SCHEMM'S "PRIVATE STOCK"
A PERFECT TABLE BEER.

OUR RUGS LAST FOR EVER.
Saginaw Rug Mfg. Co., 409 AMES STREET
BOTH TELS.

Butzin Julius (J Butzin & Son), res 2823 S Washington
BUTZIN J & SON (Julius and Henry C), Grocers and Dealers in Choice Wines, Liquors and Cigars, 2821-2823 S Washington av, Val Tel 3183.
Butzin Lillian G, clk Butzin & Son, bds 2821 S Washington av.
Butzin Wm E, clk J Butzin & Son, bds 2821 S Washington av.
Butzin Wm L, laddermkr Saginaw Ladder Co Ltd, res 320 Center.
Buyssens Louis, lab, res 908 Salt.
Buzuvis James, bootblk G S Dilas, bds 218 N Warren av
Byerlein, see also Beyerlein.
Byerlein Anthony, housemover, res n s Holland av, 1 e of S 15th.
Byerlein August P, foreman A F Bartlett & Co, res 223 Merrill.
Byerlein Cornelia E, bds 223 Merrill.
BYERLEIN GEORGE M, Sample Room, Wines, Liquors and Cigars, Agent Buckeye Brewing Co, 302 Wadsworth av, Tels: Val 628-M, Mich 1330-J, res 1426 Germania av, Val Tel 1404-B.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

Byerlein John, carp n s Creen, 1 w of S 16th, res same.
Byerlein Loretta, steno Sag City Gas Co, bds John Byerlein (B V).
Byerlein Theresa, clk E D Francke & Sons, bds 225 S 7th
Byerlein Vincent J, city slsmn Lee & Cady, bds John Byerlein.
Byers Samuel, section hd, res 313 N Oakley.
Byns Ernest, chauffeur 215 N Michigan av.
Byrne Anthony, grocer 319 N Hamilton, res 321½ same.
Byrne Dennis W, blksmith, res w s Carrollton, 1 n of Elm, Carrollton.
Byrne John S, engr, bds 1025 N 8th.
Byrne Mary (wid James), res 1025 N 8th.
Byrne Minnie A, bkpr Saginaw Specialty Co, bds 321½ N Hamilton.
Byrne Oswald F, glasswkr, res 2213 S Fayette.
Byrns Wilbert L, erector Wickes Boiler Co, res 535 Emily.
Byron Albert C, bkpr, bds 241 Bay.
Byron Arthur H, toolmkr Jackson-Church-Wilcox Co, bds 241 Bay.

FIRE INSURANCE BOTH PHONES 761 | David Swinton 123 South Franklin Street

Schwahn-Khuen Agency,
INSURANCE WRITERS.

Byron Chester L, timekpr Jackson-Church-Wilcox Co, bds 241 Bay.
Byron Clarence C, appr, bds 241 Bay.
Byron Ernest, carp, res 718 N Oakley.
Byron George G, blksmith 500 N Hamilton, res 1527 N Bond.
Byron Herman R, molder S Fair & Son, res 618 N Woodbridge.
Byron John A, housemover 241 Bay, res same.
Byron John J, blksmith G G Byron, res 1309 N Woodbridge.
Byron Lillian M, bds 241 Bay.
C * FLOURING MILLS. See Callam Mills, 211-215 N Franklin. (See left top lines.)
CABLE PIANO CO, H G Pulfrey Mngr, Pianos, Or-gans, Inner-Players, Phonographs and Sheet Music, 115 N Franklin, Mich Tel 1023-J.
Cadagan Daniel J, slsmn Farmers Handy Wagon Co, bds 534 Martindale.
Cadagan John, res 1612 N Michigan av.
Cadagan M Elizabeth (wid Patrick), bds 1908 N Fayette

Electric Supplies J. GEO. FISCHER The Oldest
TELS. VAL. 1174-B, BELL 539 223 S. Washington Av. and Largest
BICYCLES AND MOTORCYCLES

Cadarette Barthólomew, lab, res 1113 N Webster.
Cadarette Donald J, repairman A H Zagelmeyer, bds 1433 N Oakley.
Cadarette Fred E, blksmith Mitts & Merrill, res 125 Durand.
Cadrette Joseph, carp, res 1433 N Oakley.
Cadarette Mabel, bds 1433 N Oakley.
Cadwell Edwin, motorman, res 1620 Janes av.
Cady Andrew, bds 1526 N Bond.
Cady Cassius B, clk Barie's, bds 218 N Weadock av.
Cady Loren, sale stables 307 Johnson, res 314 N Franklin
Caffrey Charles H, lab, res 1224 Johnson.
Cahalan Julia, clk Barie's, bds 1214 Carlisle.
Cahill Catherine (wid James), boarding 635 N 7th.
Cahill J Leo, clk G T Ry, res 1129 S Warren av.
Cain, see also Kain and Kane.
Cain Elanor, dressmkr 430 Howard, bds same.
Cain Everett E, div supt P M R R, rms Bancroft House
Cain Mary M, propr International Hotel, res 230 N Franklin.
Calderwood Andrew W S, dry goods 2706 S Washington av, res 2311 same.

PATENTS | **George B. Willcox**
1550 Holland Ave. | **Mechanical Engineer Bell Tel. 1266**

Manufacturers Of Kelly Island Lime
REMER BROS.
300 Madison Street (W S)
401 N. Water Street (E S) Both Tels.
COAL WOOD COKE

CLOAKS, FURS, MILLINERY,
Ladies' and Men's Furnishings.
WHOLESALE AND RETAIL.

THIS SAFEST PLACE TO TRADE
Seitner Bros
SAGINAW'S BUSIEST STORE

Calderwood Elizabeth Mrs (aged 65), died Dec 22, 1911
Calderwood Ellen M Mrs, milliner 2706 S Washington av, res 2311 same.
CALDWELL JAMES M, Sign Writer, Glass Gilding a Specialty, 114 N Baum, res same.
Cale John O, tailor T A Reade, res 129 N 5th av.
Caledonia Coal Co Ltd, Henry Hawkins chairman, Archibald Shimmin sec, Wm Witheridge treas, office at mine n s Brockway, ½ mile beyond limits.
Calhoun David P, engr, bds 624 N 2d av.
Calhoun Jean S Mrs, bds 624 N 2d av.
Caligicuri Louis, shoe repr, res 1402 Van Buren.
Calkins Hubert H, bkpr Bliss & Van Auken, res 409 Saginaw.
Calkins James M, collr, res 301 S Webster.
Calkins John E, clk Jackson-Church-Wilcox Co, res 1011 S Webster.
Calkins Nelson, ship clk, res 137 S Mason.
Calkins Thomas M, condr, res 521 Stark.
Call Leonard J, agt Mutual Benefit Life Ins Co, rms Y M C A.

TRY
ZUEHLKE'S
HOME MADE WINES
1017 Janes Av. Both Tels.

Call Myron E, agt, res 406 S Hamilton.
Callahan Honora (wid Michael), res e s Madison, 2 s of Maple, Carrollton.
Callahan James, pipeman Hose Co No 3, res 110 Linton.
Callahan Jeremiah, driver Bartow & Enright, res 114 Linton.
Callahan Kathryne, tchr, bds Mrs Honora Callahan.
Callahan Lester, fireman, rms 213 N Baum.
Callahan Mamie, tchr Carrollton Union School, bds Mrs Honora Callahan, Carrollton.
Callahan Nellie W, (wid Thomas), bds 818 Carlisle.
Callam Catherine J (wid Wm), res 1012 S Jefferson av.
Callam John C, broommkr M E I B.
CALLAM MILLS, Lucius I Holt and Ernest V Parsons Props, Mnfrs and Dealers in Flour, Feed, Grain, Hay, Seeds, Poultry and Stock Foods, 211-215 N Franklin, Both Tels 147. (See left top lines.)
Callaway James, miner, res 341 Ward.
Callaway Mahlon R, lab, bds 838 N 2d av.
Callaway Nettie (wid Samuel), res 838 N 2d av.
Callesis Nicholas, clk Wm Poulos, rms 206 Genesee.

Upholstering and Furniture Repairing
SELK-FOX FURNITURE CO.
Telephones: Michigan 1227-L and 1866-L
833 GENESEE AVE., N. E. Cor. 2d
SAGINAW

ADOLPH F. FOX,
111-113 S. Franklin Street.
Carpets, Rugs and
. . . Linoleums . . .

C. C. MACOMBER, Court and Public STENOGRAPHER
Bearinger Building, Convention Reporting

Calvary Cemetery, bet Jefferson and Washington avs. 3 blks south of Holland av, main entrance from Washington av.
Calvary Memorial Episcopal Church, n w cor Hill and W Genesee av.
Calvert Violetta (wid David W), res 1107 Hancock.
Camariere Frank, lab, res 334 Eddy.
Camburn Pearl O, mngr Singer Sewing Machine Co, res 1253 S Washington av.
Cameron Alexander B, res 1147 S Warren av.
Cameron Daniel, watchman High School (e s), res 123 Ward.
Cameron Estelle, tchr Longfellow School, bds 1147 S Warren av.
Cameron Marie, student, bds 123 Ward.
Cameron Warren, carp, res 534 N Washington av.
Camp Ada M, tchr, bds 421 Holland av.
Camp Elizabeth S (wid Leonard W), res 421 Holland av
Camp Ernest W, sec Hon J W Fordney, rms Y M C A.
Camp Irene (wid Charles H), res 928 S Washington av
Campau, see also Campeau and Compeau.

Edwin Kersten
GENERAL INSURANCE
NEW OFFICES, Rooms 3 and 4 German-American State Bank Building, Corner Hamilton and Hancock Streets.

Campau Albert, trav agt Morley Bros, res 508 Stone.
Campau Annie Mrs, res 1013 N Bond.
Campau Burton, hostler, rms 712 Johnson.
CAMPAU CLAUDE F, Mnfg Optician and Optometrist, Optical Goods and Opera Glasses, 108 S Jefferson av, res 213 N 4th av. (See right bottom lines.)
Campau Clyde M, electrn, res 813 S Mason.
Campau Isadore, dairy 709 S Webster, bds same.
Campau James, ship clk, res 720 S Harrison.
Campau Kenneth, hlpr A E Williams & Co, bds 722 S Harrison.
Campau Louise (wid Joseph), res 709 S Webster.
Campau Mildred M, tchr Bliss School, bds 1013 N Bond.
Campau Nina, bkpr Sag Mirror Wks, bds 709 S Webster
Campau Peter R, pkr Jackson-Church-Wilcox Co, bds 1013 N Bond.
Campbell Albert R, stockkpr H Watson & Co, res 127 S 5th av.
Campbell Alexander, lab, bds 914 Ring.
CAMPBELL ALEXANDER W, Auto and Carriage Trimming and Supplies, Tops, Cushions and General Repairing, 309 Germania av, Both Tels, res 336 S 6th av.

SPENCE BROS., Building Contractors
305 KIRBY BLDG. Estimates Furnished BOTH PHONES

Fred G. Schlagel John Steltzriede
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Capital and Surplus $750,000.00 Pays for Everything
U. S. HEALTH & ACCIDENT Ins. Co.
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Campbell Anna B, tchr Jones School, bds 2215 Janes av
Campbell Archibald, blksmith 900 Atwater, res 2215 Janes av (B V).
Campbell Bertram, shademkr, res 1726 N Bond.
Campbell Caroline A (wid Wilford S), res 326 S 10th.
Campbell Charles, lab, res e s cor Gallagher and Lynnwood av.
Campbell Charles Jr, lab, bds Charles Campbell.
Campbell Cornelia H, tchr Arthur Hill High School, bds 615 Hancock.
Campbell Douglas, electrn, res 916 Ring.
Campbell Edward B, bkpr Sag Beef Co, res 308 Owen.
Campbell Edward C, clk **THE M W TANNER CO,** res 1411 N Woodbridge.
Campbell Ernest A, fireman, res 514 Norman.
Campbell Erwin, carp, res 1311 Mackinaw.
Campbell Fred, lab, bds 224 N 6th av.
Campbell Frederick A (Campbell & Brater), res 816 Ames.
Campbell Frederick H, condr P M R R, res 1527 Tuscola
Campbell George, miner, bds 914 Ring.

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Campbell George A, foreman Parker Dairy Co, res 210 N 2d av.
Campbell Glenn W, clk Morley Bros, bds 902 Union av
Campbell Harrison B, fireman P M R R, rms 633 N Franklin.
Campbell Henry C, hostler Bartow & Enright, rms 109 E Genesee av.
Campbell Hiel R, sawyer, res 1022 N 6th av.
Campbell Irel, driver, bds 725 Kendrick.
Campbell Isabella (wid John), res 914 Ring.
Campbell James P, clk Mrs E Pangman, bds 522 Sheridan av.
Campbell Jennie M, tchr Germania School, res 1 Schmelzer Apts.
Campbell John J, carp, res 819 Benjamin.
Campbell John L, student, bds 115 Sears.
Campbell John M, phys 319 Genesee av, res 201 Howard
Campbell John W, janitor, res 115 Sears.
Campbell Joseph L, driver Sag Paper Co, res 719 Gratiot
Campbell J Omar, glass ctr, res 535 Sherman.
Campbell Lenora Mrs, res 133 Kirk.
Campbell Lucinda (wid Wm J), res 1251 S 4th av.

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Campbell Malcolm A, student, bds 2215 Janes av (B V).
Campbell Mary E (wid John), res 725 Kendrick.
Campbell Mary S Mrs, res 428 N Water.
Campbell Orel, clk, bds 725 Kendrick.
Campbell Perry O, foreman Mich Glass Co, res 1721 Maple.
Campbell Richard A, condr P M R R, res 318 S 6th av.
Campbell Rosalia F, bds 1 Schmelzer Apts.
Campbell Sadie Mrs, clk A S Levinsohn, bds 228½ N 6th
Campbell Thomas, miner, bds 914 Ring.
Campbell Walter W, res 928 Stark.
Campbell Walter W Jr, lab, bds 928 Stark.
Campbell Wm, lab, res 1607 Hess av.
Campbell Wm B, slsmn Sag Pure Ice Co, res 902 Union
Campbell Wm J (Kern & Campbell), res 536 Carlisle.
Campbell Wm P, fireman, res 903 N 4th av.
Campbell & Brater (Frederick A Campbell, Wm C Brater), clothing 413 Court.
Campeau, see also Campau, and Compau.
Campeau Armidas, bridgetndr, res 420 King.
Campeau Arthur, lab, bds 420 King.

Wm. Q. Atwood Estate
Real Estate, Farming and Timber Lands, Loans and Insurance
FRED S. ATWOOD WM. Q. ATWOOD OLIVER K. ATWOOD 518 Potter

Campeau Ella R, mach opr Saginaw Silk Garment Co, bds 241 Wilkins.
Campeau Essie M, bds 420 King.
Campeau Grace, milliner Mrs M A Dietrich, bds 241 Wilkins.
Campeau Joseph, lab, res 521 Wilkins.
Campeau Leon, lab, res 241 Wilkins.
Campeau Orpha J, mach Natl Engineering Co, res 215 Wilkins.
Campeau Wm, lab, bds 420 King.
Cammin Fred, tmstr, res 2216 Ames.
Canada Life Assurance Co, George F Littlefield mngr, 517 Bearinger bldg.
CANADIAN GOVERNMENT AGENCY, Romuald Laurier Agt, 222 Hoyt av, Mich Tel 1981.
Canda Adolph, res 1813 Van Buren.
Canda Adolph, miner, res 1811 Cass.
Canda Henry Jr, miner, res 1718 Mackinaw.
Caneen John, lab Sag Wood Products Co, res 628 S 10th
Canell Lafayette, sawyer, res 900 Davenport av.
Canell Nina E, clk W U Tel Co, bds 900 Davenport av.
Canell Russell, bds 900 Davenport av.

Wolverine Dry Cleaning Co.
CLEANING AND DYEING
407-411 N. HAMILTON.
JOHN H. COSENDAI, Mgr.
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Caner Jerome M, mach hd Lufkin Rule Co, res 500 Grant
Canfield Carolyn, bkpr James W Grant, bds 405 N Warren av.
Canfield Edward, lab, res 2165 S Michigan av.
Canfield George, lab, bds 1202 N Washington av.
Canfield George A, mach hd Sag Table & Cabinet Co, res 724 Wheeler.
Canfield Mary W, steno Wickes Bros, bds 405 N Warren
Canham Anne (wid Thomas), bds 510 Stark.
Canham Louise E, nurse Saginaw General Hospital.
Cannan Charles H, plumber 209 N Franklin, res 2104 N Michigan av.
Cannan Emily (wid James), res 2100 N Michigan av.
Cannan James A, foreman Saginaw Sheet Metal Works, res 421 Benjamin.
Cannon Elizabeth, dressmkr 2326 Mackinaw, bds same.
Cannon John W, trav agt, res 728 Meredith.
Cannon Michael, res 2326 Mackinaw.
Canter Frederick, miner, res 114 Maine.
Canter Wesley R, grocer 805 Wheeler, res 801 same.
Cantwell Reva, student Bliss-Alger College, bds 127 N Jefferson av.

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Popular CUTFLOWERS as well as POTTED PLANTS always in stock
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Cantwell Tyler B, clk Moore's Cigar Store, bds 133½ S Washington av.
Cantwell Walter J, clk J E Connolly, res 133½ S Washington av.
Canutson Matthew, repr Maurice Canutson, res 701 N Granger.
CANUTSON MAURICE, Motor Cycles and Bicycles, General Repair Work Done, 517 W Genesee av, Val Tel 1597-M, res 715 Benjamin.
CANYON CITY LUMBER CO, D W Briggs Pres, James Cooper Vice-Pres, C O Rodgers (Creston, B C) Sec, Lumber and Fruit Lands, 611-612 Bearinger Bldg.
Capling Harvey, engr P M R R, res 1206 Carroll.
Carbeno Lemuel, res s w cor Sheridan av and Morris.
Cardinal Edward, saloon w s Carrollton, 1 n of Walnut, res s s Hickory, 1 w of Carrollton, Carrollton.
Cardinal Frank, student, bds Frederick Cardinal.
Cardinal Frederick, saloon n w cor Carrollton and Sugar, res s e cor Walnut and Jefferson av, Carrollton.
Cardinal Gideon, lab, bds Frederick Cardinal, Carrollton.

The H. B. Arnold Company
Office Furniture 129 No. Franklin Street

STOLZ
SAGINAW'S LEADING JEWELER
322 GENESEE AV.
We excel in Engraving, Watch and Clock Work—Prices the Lowest, consistent with Fine Workmanship
Our manufacturing department is equipped for the repairing and finishing of fine Jewelry—Designs and Prices submitted for special orders

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Cosendai Dye Works Cleaners
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Cardinal Joseph, lab, bds Frederick Cardinal, Carrollton
Cardinal Matilda, bds Frederick Cardinal, Carrollton.
Cardinal Rosalie, bds Frederick Cardinal, Carrollton.
Cardinal Louis, lab, res 315 Clark.
Carey, see also Cary.
Carey Amanda L (wid George P), res 135 Gage.
Carey Co The, L A Picard mngr, roofing mnfrs, 503 Eddy bldg.
Carey Edward, huckster, res e s Arthur, 1 n of Wadsworth av (B V).
Carey Frank H, lab Saginaw Wood Products Co, res 660 Ward.
Carey Lee P, clk Charles Suley, bds 135 Gage.
Carey Mabel A, tchr Buena Vista School, bds 135 Gage
Carl, see also Carroll and Karl.
Carl Barden, lab, bds James Carl, Carrollton.
Carl Charles H, watchman Saginaw Sheet Metal Works, bds 714 Annesly.
Carl Christian, clk, res 556 S 9th.
Carl Edward, driver, res 348 S 7th.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

Carl Ellen (wid Wm), res 641 Russel.
Carl James, lab, res e s McKinley av, 2 n of Maple.
CARL JOSEPH A, Staple and Fancy Groceries, Vegetables and Fruits in Season, 908 Clinton, res same, Mich Tel 3117-L.
Carl Wm J, foreman Saginaw Sheet Metal Works, res 548 S 9th.
Carlberg David C, glass ctr Central Cut Glass Co, bds 411 Johnson.
Carle Adolph P, meats 1527 Janes av, res 1523 same.
Carle Arthur, clk A P Carle, bds 1523 Janes av.
Carle Irma, cashr A P Carle, bds 1523 Janes av.
Carleton James A, fireman, res 1004 Carroll.
Carlisle Charles Q, sec-treas Petot-Carlisle Shoe Co, res 431 McCoskry.
Carlisle Frederick (F W Carlisle & Co; F W & F Carlisle), res 321 N Washington av.
Carlisle Frederick W (F W Carlisle & Co; F W & F Carlisle), res 402 Carlisle.
CARLISLE F W & CO (Frederick W and Frederick Carlisle), Leather and Findings, Shoe Store Supplies, Buyers of Hides, Skins and Raw Furs, 127-129 N Water, Tels: Mich 716-L, Val 148-1r.

The Grande Livery, Sale and Boarding Stable
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PHONE 248.

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212-214-216 N. Franklin

Carlisle F W & F (Frederick W and Frederick Carlisle), tanners N Washington av bet 4th and 5th avs.
Carlisle Kate R, bds 402 Carlisle.
Carlson Gustav A, trav agt Hammond Standish & Co, res Cadillac, Mich.
Carlson Louis, electrn, res 1517 S Webster.
Carlton Caroline (wid Sidney), res 854 S 11th.
Carlton Isaac, slsmn Grand Union Tea Co (w s), bds 713 S Oakley.
Carlton Isaac B, grocer 711 S Oakley, res 713 same.
Carlton James, fireman P M R R, res 604 Carroll.
Carlton James A, engr P M R R, res 629 N 4th av.
Carlton Levi W, paperhanger, res 235 Bagley.
Carlton Maude M, bkpr Mounted Motorcycle Messenger Service, bds 854 S 11th.
Carlton Sidney A, engr, res 629 N 4th av.
Carman Arthur R, student, bds 806 Emerson.
Carman Burt A, mngr Sag Abstract Co and F Lawrence Real Estate Exchange, res 806 Emerson.
Carman Florence A, bds 806 Emerson.
Carmichael Agnes H, nurse, bds 617 Farwell.

E. B. BEARINGER
Corner Janes Av. and Baum
Watt Motor Works Building
General Machine Work
All Work Fully Guaranteed
Both 'phones 1333

Carmichael Bridget (wid Frank H), res 617 Farwell.
Carmichael Gertrude J, clk Allington & Curtis Mnfg Co, bds 617 Farwell.
Carmichael Jennie, steno Lee & Cady, bds 617 Farwell
Carmichael John, chief clk Sag City Gas Co, res 1329 N 9th.
Carmichael Wm B, res 220 Gage.
Carney, see Kearney.
Carpell Elsie M, bds 1903 Genesee av.
Carpell Max A, trav agt, res 1903 Genesee av.
Carpell Otto C, bds 1903 Genesee av.
Carpenter Arthur N, ship clk, bds 309 Hanchett.
Carpenter Beulah M, tchr Arthur Hill High School, bds 1110 S Michigan av.
Carpenter Charles H, brakeman, res 1106 Carlisle.
Carpenter Clara E, bkpr Sag Auto Co, bds 1208 Thompson.
Carpenter Claude G, foreman Mich State Tel Co, res 1921 Janes av.
Carpenter Dora S (wid Simon D), res 241 Dwight.
Carpenter Edd, game warden, res 113 Emily.
Carpenter Edward G, boilermkr P M R R, bds 614 N Franklin.

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THE J. W. IPPEL CO. DRESS GOODS
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Carpenter Edwin H, brakeman, res 928 N Washington
Carpenter Elizabeth, bds 309 S Washington av.
Carpenter Emeline, steno Seitner Bros, bds 309 Hanchett
Carpenter Frank, res 1721 Union av.
Carpenter Frank E, hlpr, bds 241 Dwight.
Carpenter Franklin A, designer, res 1110 S Michigan av
Carpenter Fred G, steno P M R R, rms 534 N Franklin
Carpenter Grace L, inspr Lufkin Rule Co, bds 811 S Franklin.
Carpenter Henry E, res 309 Hanchett.
Carpenter Herbert D, cupola tndr Mitts & Merrill, res 811 S Franklin.
Carpenter Herman W, glasswkr, res 503 Holmes.
Carpenter John L, waiter Gordon Bros & Trier, rms 431 S Jefferson av.
Carpenter Joseph V, bkpr, res 819 Sheridan av.
Carpenter Lafayette L, lab, res 400 Lincoln av.
Carpenter Lena Mrs, boarding 402 N 3d av.
Carpenter Lon, cigar mnfr 1035 S Washington av, res same.
Carpenter Margaret Mrs, res 1208 Thompson.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Carpenter Mary, rms 108 N Park.
Carpenter Mary A (wid Francis), bds 207 N Weadock av
Carpenter M Jennie Mrs, bds 920 Court.
Carpenter Nathan L, lab, res 402 N 3d av.
Carpenter Nellie Mrs, bds 738 N 3d av.
Carpenter Robert, bds 1106 Carlisle.
Carpenter Rose Mrs, domestic 326 S Jefferson av.
Carpenter Ruth E, dept mngr Seitner Bros, bds 309 Hanchett.
Carpenter T Monte, pur agt Natl Engineering Co, res 1110 S Michigan av.
Carpenter Wheaton A, driver, bds 505 S Fayette.
Carpenter Wm J, cigars 126 S Washington av, bds 1035 same.
Carr, see also Kerr.
Carr Anna M, tchr Arthur Hill High School, bds 205 S Porter.
Carr Edna M, student, bds 709 Congress av.
Carr Eloise Mrs, res 605 Wadsworth av.
Carr Grover C, lineman, res 605 Wadsworth av.
Carr Henry W, pres The Henry W Carr Co and Central Warehouse Co, res 1611 N Michigan av.

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800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

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801 KIRBY BUILDING.
HEALTH, ACCIDENT and FUNERAL BENEFITS.
VALLEY PHONE 1071-M.
AGENTS WANTED.

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FLOUR FEED GRAIN SEEDS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

CARR HENRY W CO THE, Henry W Carr Pres, James A Slocum Vice-Pres, Fred B Crego Sec and Treas, Wholesale Grain, Hay, Beans, Etc, 1902 N Michigan av, Tels: Mich 1801, Val 569.
Carr Jessie Mrs, bds 815 N 7th.
Carr Joseph B, trav agt Henry W Carr Co, res 832 Emerson.
Carr Robert, vice-pres Sag Wood Products Co, res Detriot, Mich.
Carr Romiette, bkpr Kern & Campbell, bds 605 Wadsworth av.
Carr Wm, res 516 W Genesee av.
Carr Wm P, city slsmn H W Carr Co, res 709 Congress
Carrier Adelord, bench hd Wm Polson & Co, res n s Hess av, 1 w of Sheridan av.
Carrier Charles T, cooper, res 513 N Porter.
Carrigan, see also Corrigan.
Carrigan Wm J, pipe ftr P M R R, res 411 Kirk.
Carrington Edward, dept mngr Mershon, Eddy, Parker Co, res Bay City, Mich.
Carroll, see also Carl and Karl.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Carroll Agnes (wid Thomas), res 517 N Porter.
Carroll Anna (wid James), smtrs **THE M W TANNER CO,** res 732 N 5th av.
Carroll Bernard J, sheetmetalwkr, res 1115 Stark.
Carroll Dennis J, student, bds 403 N Washington av.
Carroll Elizabeth (wid Dennis J), boarding 403 N Washington av.
Carroll George D, printer Sag Courier-Herald, res 1308 Germania av.
CARROLL HAZEN A (Wm D Carroll & Co), bds 403 N Washington av.
Carroll John T, drayman 316 Stark, res same.
Carroll Mabel M, student, bds 403 N Washington av.
Carroll Orrie, barber 1507 S Michigan av, res 1509 same
Carroll Patrick E, bartndr F J Marvin, res 626 S 9th.
CARROLL WM D (Wm D Carroll & Co), bds 403 N Washington av.
CARROLL WM D & CO (Wm D and Hazen A Carroll), Machinists, Automobile and General Machine Repairing, Agents for the "Hupmobile," 110 Tuscola, Tels: Val 795-A, Mich 1810-L. (See page 8.)
Carroll Wm J, clk, bds 316 Stark.

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TELS. MICH. 140-L. VAL. 1099-A.
PARLOR FURNITURE OF EVERY DESCRIPTION.

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Carrollton Town Hall, s w cor Carrollton and Hickory.
Carrollton Union School, n w cor Maple and Jackson.
Carrothers Wm C, lab, res 1321 Miller.
Carson Caroline, inspr Lufkin Rule Co, bds 510 Cornelia
Carson John, res 151 Oakwood av.
Carson Sabra E, tapemkr Lufkin Rule Co, bds 510 Cornelia.
Carson Samuel, lab Farmers' Handy Wagon Co, res 510 Cornelia.
Carstens Ina P, sorter W H Grenell, bds 315 Stark.
Carter Alexander M, train dispatcher P M R R, bds 532 N 2d av.
Carter Belle, res 315 Hayden.
Carter Branch J, miner Con Coal Co, res n s Fulton, 1 e of Genesee av.
Carter Caroline (wid Robert), res 532 N 2d.
Carter Charles A, pumper, bds 823 N Hamilton.
Carter Charles W, engr, res 710 W Bristol.

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Dealers in Coal, Coke, Wood, Builders' Supplies
Phones Mich. 2847-L Val. 2972-B 1422 MONROE ST. ON P. M. R. R.

Carter Earl B, engr, bds 634 N 2d.
Carter Francis, music tchr 118 S 15th, bds same.
Carter George, student, bds 629 Wood.
CARTER GEORGE H, Veterinary Surgeon and Dentist, 219-221 Tuscola, Both Tels 82-1r, res 508 S Jefferson av, Both Tels 82-2r.
Carter Henry T, glass blower, res 633 Wood.
Carter John W, barber W C Posey, res 311 S 4th av.
Carter J Samuel, res 629 Wood.
Carter Lloyd L, laundryman, res houseboat r City Hall
Carter Luther, mach hd, bds 629 Wood.
Carter Marion, trav agt, res 118 S 15th (B V).
Carter R Mercer, phys 419 Johnson, res 303 N Jefferson
CARTWRIGHT BROS, Marble and Granite Work, Detroit, Mich. (See adv opp.)
Cartwright Harry A, claim agt Sag Beef Co, res 517 S 4th av.
Cartwright Wm H, fireman P M R R, res 1212 Carroll.
Cartwright W Raymond, steno B F Goodrich Co, bds 1827 N Michigan av.
Carver Earl J, brakeman P M R R, res 908 N Washington av.

H. A. Savage Co. 604 Bearinger Building Bell Phone 500 Automobile, Fire & Liability Insurance

Municipal BONDS THOS. D. BUICK Telephones { Bell 365 Valley 597 211-212 BEARINGER BUILDING MODERN PREFERRED STOCKS

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714-716 Genesee Avenue.
Mich. Phone 719-J.

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Groceries and Meats
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VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Hay, Straw and Farm Produce

Carver Thomas, engr, res 908 N Washington av.
Cary, see also Carey.
Cary Edward F, chief clk P M R R, rms 426 N Washington av.
Casamer Mabel, steno Morley Bros, res Zilwaukee, Mich
Casamer Rolla C, sec Garey-Casamer Co, res Zilwaukee.
Cascadden Angelica, (wid George), restaurant 406 S Hamilton, res same.
Case Alexander, engr Oakland Vinegar & Pickle Co, res 1703 Union av.
CASE CHAUNCEY R, Osteopathic Physician, Office Hours 9 to 12 A M and 2 to 5 P M, 305 Bearinger Bldg, Tel connection, res 524 Brewster.
Case Fred E (F E Case & Son), livery 409 Adams, both tels 2848, bds 314 S Harrison.
CASE F E & SON (Fred E and Winfred L), Undertakers and Funeral Furnishers, 409-413 Adams, Both Tels 2848.
Case George W, butcher, res 1021 Benjamin.
Case Grover L, lab, bds 1703 Union.
Case James, res 713 N Harrison.

Wholesome Bread, | Appel Steam Bakery
Bell Phone 1388-J, Valley Phone 393 824-826 Lapeer Ave.

Case Jay, hlpr, bds 308 Potter.
Case John C, carp, res 2220 S Washington av.
Case Montaigne H, inspr, res 621 Adams.
Case Nita, student Bliss-Alger Business College, bds 2220 S Washington av.
Case Ray J, lab, res 315 Benjamin.
Case Wm R, driver, bds 1703 Union av.
Case Winfred L (F E Case & Son), res 314 S Harrison
Casey Alexander, lab, res 1508 S Niagara.
Casey David, lab, bds 1508 S Niagara.
Casey Isabelle, mach hd Lufkin Rule Co, bds 817 S 12th
Casey Julia (wid Patrick), res 438 Howard.
Casey Katherine E, tchr Manual Training Public Schools (e s), bds 438 Howard.
Casey Mary, laundress St Mary's Hospital.
Casey Mary C, tel opr Con Coal Co, bds 438 Howard.
Casey Michael, inspr, res 1807 Gratiot av.
Casey Patrick, lab Mitts & Merrill, bds 326 S Washington av.
Casey Patrick E, lab, bds 438 Howard.
Cashin Catherine, bds 311 S 4th av.

ICE CREAM **Parker Dairy Co.**
PURE MILK 228 N. Warren Ave. Both Phones

PHOTOGRAPHIC SUPPLIES
M. E. DANFORTH 113-115 S. Jefferson Ave.

Cashin Julia A, bds 724 S Warren av.
Cashin Nellie, bds 311 S 4th av.
Cashin Patrick C (aged 81), died Dec 7, 1912.
Cass Block, Baum s w cor Tuscola.
Cassidy Edward, hostler P M R R, res 619 N 8th.
Cassidy Jessie M, steno W A Daily, bds 619 N 8th.
Cassidy Wm A, slsmn Symons Bros & Co, res 623 Fitzhugh.
Casson Mord, res 223 Grant.
Cassow Laura, dressmkr Jacobs & Christie, bds 2180 Madison.
Cassow Wm J, dairy 2180 Madison, res same.
Castanier Benjamin, slsmn Mercer & Co, bds 1126 N Bond.
Castanier Clementine (wid Benjamin), grocer 1126 N Bond, res same.
Castanier Edna C, dressmkr 1126 N Bond, bds same.
Castanier Lena M, bds 1126 N Bond.
Castardo Joseph, lab, res 624 Potter.
Castello Arthur, tinner Klopf & Roberts, rms 516 Lapeer av.

Edw. F. Catterfeld JOB PRINTING
Tels. Val. 3222-A Mich. 3229-L 114 N. Hamilton St., W. S.

Castello Julia, mach opr, bds 323 Hartsuff.
Castello Lila, bds 323 Hartsuff.
Casterlin Charles G, dept mngr Heavenrich & Co, res 122 N 10th.
Casters Henry L, lab, res 1005 Mackinaw.
Castle Lawrence, trav agt, rms 209 S Washington av.
Caswell Alfred, driver, bds 627 N Webster.
Caswell Angus J, foreman, bds 627 N Webster.
Caswell Charles E Rev, pastor Free Methodist Church, res 621 Clinton.
Caswell Isabella (wid Theodore R), res 627 N Webster.
Caswell Mayme M, steno, bds 627 N Webster.
Cates Theresa Mrs, weaver Lufkin Rule Co, bds 207 Oakwood av.
Cathin Charles S, bds 401 S Weadock av.
Cathin Martha E (wid Elijah S), res 401 S Weadock av
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W. J. McCRON

Clark Wm F, res 1604 N Michigan av.
Clark Wm M, carp, res 112 Alger.
Clark Wm W, engr, res 523 Elinor.
CLARK & WALLACE (Wm F Clark, J Stanley Wallace), Druggists, cor Genesee and Michigan avs, Tels: Mich 1460, Val 240-1r.
Clarke Charles E, mach, res 917 S Washington av.
Clarke David C, baker 521 Lyon, res same.
Clarke Frederick G, lab, res 1111 S 4th av.
Clarke Grover H, mach, bds 111 S 4th av.
Clarke Henry S, res 529 N Jefferson av.
Clarke Howard, miner, res 200 S 11th.
Clarke Lillian E, tchr District School No 6, bds 2201 Janes av (B V).
Clarke Myrtle M, bds 1111 S 4th av.
Clarkson Ellen (wid David), bds 500 Gallagher.
Clarkson John, res 500 Gallagher.
Clarkson Wm, lab, bds 500 Gallagher.
Clausohn Arthur, brakeman P M R R, bds 402 N 9th.
Clausohn Henry, cooper Banner Brewery Co, res 402 N 9th.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
Both Phones 822

Clay Agnes (wid George W), bds 516 S Oakley.
Clay Fred, bds 513 S Porter.
Clay George W, packer Sag Show Case Co Ltd, res 516 S Oakley.
Clay Grant S, bds 634 N Washington av.
Clay John C, lab, res 513 S Porter.
Clayburn Benjamin, porter, res 1014 Emerson.
Clayton Alba R, engr P M R R, res 1310 N Washington
Clayton Emma G, tapemkr Lufkin Rule Co, bds 638 S 11th.
Clayburn Ida, bds 826 S 11th.
Clayton Frank, sheetmetalwkr Sag Sheet Metal Wks, res 113 Hartsuff.
Clayton Frederick M, despatcher Sag Bay City Ry Co, res 638 S 11th.
Clayton Mariva J (wid Wm), bds 638 S 11th.
Clayton Mary (wid Gaius), res 322 Hartsuff.
Cleary Walter W, horseshoer E J Teller, rms 210 N Baum.
Clemens Charles, rms 542 Wilkins.
Clemens Ernest B, ship clk Wm Polson & Co, res 827 Webber.

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THE J. W. IPPEL CO. FANCY GOODS
Val. Tel. 2892 Mich. Tel. 3002

Clemens Gustav A, foreman, res 702 Lincoln av.
Clemens Henrietta (wid Wm), bds 702 Lincoln av.
Clement Albert E, miner, res 1622 S Fayette.
Clement Bruce D, trav agt, res 6, 128 N Jefferson av.
Clement Donald B, clk Sag Val Drug Co, bds 6, 128 N Jefferson av.
Clement Leo, electn, Pacific Hotel.
Clement Minnie Mrs, res 128 N Jefferson av.
Clement Roy J, student Bliss-Alger Business College, bds 316 Stone.
Clements Arthur, justice peace, res 515 Sherman.
Clements Bert, driver, res 1314 Cass.
Clements Earl J, glass ctr Centerl Cut Glass Co, bds 268 Gage.
Clements Eli, miner, res 540 Ruby.
Clements Elijah J, mach, bds 268 Gage.
Clements Emily (wid John), bds 129 Ring.
Clements Fred W, removed to Chicago, Ill.
Clements George, miner, res 402 Fordney av.
Clements Gustav A, mach hd Feige Desk Co, bds 702 Lincoln.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Clements Harry, miner, res 433 Stanley.
Clements James, lab, res 640 Sheridan av.
Clements Joseph B, miner Con Coal Co, res 268 Gage.
Clements Joseph E, lab, bds 269 Gage.
Clements Wm, miner, bds 129 Ring.
Cleveland Addie (wid Harvey), res 217 Perry.
Cleveland Hotel, Wm F McGregor propr, 401 N Hamilton.
Cleveland Howard T, carp, bds 1117 Atwater.
CLEVELAND JOHN A, General Mngr Saginaw City Gas Co, Saginaw-Bay City Ry Co, Saginaw Power Co and Saginaw and Flint Ry Co, res 211 S Porter.
Cleveland Louis H, clk, res 234 Wheeler.
Cleveland Phoebe V (wid Marcus), res 1117 Atwater.
Cliff Edna L, steno Grand Union Tea Co (e s), bds 133 S 4th av.
Cliff George H L, clk Symons Bros & Co, res 133 S 4th
Cliff Georgie S, dressmkr 133 S 4th av, bds same.
Cliff Nellie H, dressmkr 133 S 4th av, bds same.
Cliff Nina A, steno Berst Mnfg Co, bds 133 S 4th av.
Clift Ira L, clk P M R R, bds 1517 S Fayette.
Clift Wm O (Clift & Bullock), res Bay City, Mich.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid up Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

Bob White Poultry Feed (Best on Earth) CALLAM MILLS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Clift & Bullock (W O Clift, F M Bullock), dist agts Mutual Benefit Life Ins Co, 403 Eddy bldg.
Clifton Katherine, bds 114 Linton.
Clifton Mary M (wid Frederick G), res 223 Hess av.
Climie Howard H, res 122 N 2d.
Climie James, pkr Sag Val Drug Co, res 635 S 11th.
Climie Minnie (wid John), bds 1206 Cherry.
Cline, see also Klein and Kline.
Cline Aaron, lab, res 520 N 12th.
Cline Esma, steno Sag Grain Co, bds 617 N Michigan av
Cline Lenwell A, bkpr Sag Grain Co, res 1244 N Michigan av.
Cline Martin C, molder, res 1014 Hancock.
Cline Thomas T, glass blower, res 2215 S Fayette.
Clinkofstine Benjamin, bds 544 S Weadock av.
Clinkofstine Bessie, bds 544 S Weadock av.
Clinkofstine David, junk, res 341 S 12th.
Clinkofstine Layne (L Clinkofstine & Son), res 544 S Weadock av.
CLINKOFSTINE L & SON (Layne Clinkofstine), Iron Steel, Metal and Machinery, 820-840 S Water, Both Tels 465.

W. A. WILL Maker of Men's Photographs Only Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Clinton Edward E, mach, res 715 Gallagher.
Clinton Emily (wid Wm G), res 803 Gallagher.
Clinton Hazel V, bds 715 Gallagher.
Clinton Henry, bds 803 Gallagher.
Clinton Irving D, bds 715 Gallagher.
Close George M, painter, bds 171 Bay.
Close Gilbert W, clk M C R R, res 1621 Cass.
Close Grace (wid Charles), res 600 Thompson.
Close Inez R, auditor Hotel Vincent, bds 600 Thompson
Close Lloyd, fireman P M R R, res 624 N 2d.
Close Mary L (wid Wm G), res 171 Bay.
Closterman Jacob, res 613 Stark.
Clothier Essie, bds 219½ S Hamilton.
Clothier Mary, bds 219½ S Hamilton.
Clough Ernest, lab, bds 1922 Wheeler.
Clough Ida L, bds 839 N 4th av.
Clough Jay B, signal man P M R R, res 676 N 4th av.
Clough Lester S, mach hd, res 839 N 4th av.
Cloutier Annie (wid Peter), res 315 Greenwich.
Cloutier Joseph, lab, bds 315 Greenwich.
Cluff Archibald C Rev, bds 1204 Janes.

HENRY FEICE & SON, Agents for **Globe-Wernicke Sectional Book Cases.**
113-121 SOUTH BAUM. Tels. Mich. 140-L. Val. 1099-A.

127 N. Franklin St. Saginaw, Mich.
Bliss-Alger COLLEGE.
Day & Night School Enter any time

Clum Frederick H, with Midland Mnfg Co, res 1600 S Washington av.
Clune Bridget C, res 720 Emerson.
Clunie Isabelle, maid 915 Court.
Clunie Robert, res 1726 Vermont.
Clunie Robert Jr, painter A T Ferrell & Co, bds 1726 Vermont.
Clunie Wm, lab Sag Table & Cabinet Co, bds 1726 Vermont.
Clutier John, vice-pres Sag Taxicab Co, bds 203 S 4th.
Clutier John W, pres and genl mngr Sag Taxicab Co, res 407½ W Genesee av.
Clutier S Effie, bds 203 S 4th av.
Coady Alice M, milliner Dolph-Dobson Co, bds 412 N Franklin.
Coady Margaret H, nurse 412 N Franklin, bds same.
Coash Peter, foreman Allington & Curtis Mnfg Co, res 128 Division.
Coash Thomas P, res 2240 S Michigan av.
Coates Ellen, cash girl Barie's, bds Richard Coates.
Coates Frank V, trav agt, res 125 Martha.

ARCHITECTS - BUILDERS - REAL ESTATE
F. TAUB & SONS
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Coates Harold, appr, bds 125 Martha.
Coates Jeannette, tchr Arthur Hill High School, bds 118 S Porter.
Coates Joseph, molder Sag Semi-Steel & Iron Foundry Co, bds 524 N 11th.
Coates Richard, mill hd, res s s Creen, 2 e of S 16th.
Coates Robert A, finisher Feige Desk Co, bds Richard Coates (B V).
Coates Thomas, res 530 S 4th av.
Coats Bertha Mrs, res 606 Wheeler.
Coats Clarence, bottler, bds 606 Wheeler.
Coats Florence, bds 606 Wheeler.
Coats Harry, mach, bds 512 N Bond,
Cobb Adeline E, bds 311 S Harrison.
Cobb Alonzo, lab, bds Albert Westendorf, Carrollton.
Cobb B Eugene, engr P M R R, bds 6, 128 N Jefferson.
COBB CHARLES H, Cooper, 711 S Niagara, Tels: Mich 2849, Val 2994, res 311 S Harrison, Mich Tel 3252. (See page 7.)
Cobb George W, chef, res 1124 Germania av.
Cobb Louise C, bds 311 S Harrison.
Cobb Thaddeues, lab, bds 822 N Washington av.

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THOS. D. BUICK
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MODERN PREFERRED STOCKS

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604 Bearinger Building
Bell Phone 500
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Both Phones.
Dealers in all kinds of
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AND LINOLEUM.

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Flour, Feed and Farm Produce

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Cobb Wm, plumber, res 1207 Carlisle.
Cobine George W, ins, res 611 Hancock.
Cobleigh Andrew, janitor Detention and Tubercular Hospitals, res Detention Hospital.
Cobleigh Dorothy, nurse Tubercular Hospital, bds same
Cobleigh Hattie Mrs, nurse Detention Hospital, res same,
Cochran Alfred L, drill hd, res 1013 N 3d av.
Cochrane Fannie M (wid Wm J), res 628 Douglas.
Cochrane Hattie E, tchr, bds 628 Douglas.
Cockerell Thomas N, ship clk, res n s Maple, 2 e of Madison, Carrollton.
Codding Carl B, carp, res 231 Cornelia.
Code John S, hlpr Jackson & Church Co, res 722 Monroe
Code Samuel B, hlpr Jackson & Church Co, res 717 Monroe.
Code Wm E, bds 717 Monroe.
Coderre Henry J, tinner Morley Bros, res 119 N Park av.
Cody Winifred, nurse St Mary's Hospital.
Coenis John, bootblack 313 Genesee av, rms 2203 State.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

Coffel Luther L (Durocher & Coffel), res 422 S Granger
Coffey Charles L, switchman, bds 823 N Hamilton.
Coffield James P, trav agt, bds 438 S 4th av.
Cogan Clark, well driller, res 113 Tremont.
Cogan Joseph B, driver Amer Exp Co, res 116 Tremont
Cogswell Eugene, ins agt, res 462 N 3d av.
Cogswell Fremont F, condr P M R R, res 229 N Park
Cogswell George F, lab, res 516 Van Etten.
Cohoon Arthur, tchr Manual Training Public Schools (w s), bds 616 Ames.
Colbath Freeley T, fireman, res 1250 River.
Colbath Lloyd E, student, bds 2735 S Washington av.
Colbath Mary J (wid Winthrop), bds 1109 Johnson.
Colbath Shirley W, engr Saginaw Ladder Co Ltd, res 531 Douglas.
Colburn Frank, tmstr, res 807 N Oakley.
Colburn George H, molder Jackson & Church Co, res 817 Hancock.
Colby Charles, res 220 N 9th.
Colby Lee, foreman Oakland Vinegar & Pickle Co, bds ,Arndt Hotel.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

KODAKS AND CAMERAS
At M. E. Danforth's 113-115 S. Jefferson Ave.

Cole Abraham J, reliefman Hose Co No 3, res 124 Howard.
Cole Alfred, lab, res 816 S Webster.
Cole Arthur J, bds 615 Davenport av.
Cole Charles W, collr, res 403 Lapeer av.
Cole Darcey, molder, bds 519 N Franklin.
Cole Edward H, with Ezra Rust, res 921 Adams.
Cole Elmer, lineman Mich State Tel Co, rms 209 S Washington av.
Cole Emerson, student, bds 921 Adams.
Cole Ethel M, student, bds 719 Meredith.
Cole Eva, clk Barie's, bds 111½ Germania av.
Cole George, engr P M R R, bds 634 N 2d.
Cole Harvey, foreman, res 718 N 4th av.
Cole Laura L (wid Charles), milliner Weinecke & Lavelle, bds 1110 Tuscola.
Cole Lawrence A, trav agt, rms 414 Johnson.
Cole Phoebe A (wid Orrin), res 615 Davenport av.
Cole Samuel, lab, res 816 S Baum.
Cole Wm A, watchman, res 1117 S Washington av.
Cole Wm E, train dispatcher P M R R, res 719 Meredith

DEMAND
Union-made Cigars

Coleman, see also Kuhlman.
Coleman Frank H, local forecaster U S Weather Bureau, res 517 Catherine.
Coleman Glenn, bds 1115 Carroll.
Coleman Harrison, res 211 N Washington av.
Coleman Harry J, steno, bds 212 Sears.
Coleman Helen T, clk **THE M W TANNER CO**, bds 212 Sears.
Coleman James J, switchman, res 212 Sears.
Coleman Johanna (wid John), res 529 N 3d av.
Coleman John, carp, bds 435 Cornelia.
Coleman John V, steno The Wickes Boiler Co, bds 212 Sears.
Coleman Leo J, inspr, bds 212 Sears.
Coleman Lewis P, clk Wright's Hotel, bds 322 Genesee
Coleman Mary Mrs, domestic 2414 S Washington av.
Coleman Mary M, opr, bds 529 N 3d av.
Coleman Pearl, student Bliss-Alger Business College, bds 415 Johnson.
Coleman Thomas H, student, bds 212 Sears.
Colet Elmer, sorter, bds 900½ Mackinaw.
Colgan Wm J, clk, bds 314 Carlisle.

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Hardwood and Pine Cuttings, Lumber, Lath and Shingles

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CIDER VINEGAR. IT IS SUPERIOR.
MANUFACTURERS OF "OAKLAND" Brand
Try it and be convinced. ASK YOUR JOBBER.

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GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Colin Edwin D, agt Pacific Mutual Life Ins Co, res 613 N 2d av.
COLIN GUY W (Ames Realty Co), res 521 Irving av.
Colin Julius, lab, res 2560 S Michigan av.
Collar James, foreman Argo Electric Vehicle Co, bds 216 N Washington av.
Collard Maria (wid Nelson C), bds 321 Simoneau.
Collard Nelson H, slsmn Mercer & Co, res 2018 N Fayette.
Collier Della Mrs, furn rooms 422 S Washington av, res same.
Collier Felix, bds 1611 S Hamilton.
Collier Frank, bartndr W R Robinson, bds 1210 S Niagara.
Collier John, grocer 1000 S Harrison, res same.
Collier Lulu, laundrywkr, bds 933 Vermont.
Collier Norris H, bds 422 S Washington av.
Collier Norris H Jr, clk J W C Pendell & Son, res 422 S Washington av.
Collier Robert C, lab P M R R, bds 506 N 5th av.
Collins Edward C, hlpr Mitts & Merrill, res 138 Emily.

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Ask us about our New Discovery for Eczema, Pimples And other skin Diseases

NEUENDORF & SCHMECK
The Progressive Pharmacists
Two Stores 420-422 W. Genesee Ave. 505 S. Michigan Ave.

Collins Harry, mach Jackson & Church Co, res 911 Almira.
Collins Henry, lab Booth & Boyd, bds 938 S Washington av.
Collins Jennie M, dept mngr **THE M W TANNER CO,** bds 445 S 5th av.
Collins John, buyer G B Whitney, res 445 S 5th av.
Collins John P, condr, res 106 Pleasant.
Collins Wm L, ins 220 Genesee av, res 324 N Weadock.
Collison Charles C, bridegtndr, res 930 N 4th av.
Collison Thomas H, leverman P M R R, res 281 Jackson
Collison Wm, engr, res n s Madison, 1 w of M C R R.
Colman Charles P, slsmn, res 3145 S Washington av.
Colman Glenn, chauffeur Sag Taxicab Co, bds 1115 Carroll.
Colon Edmund D, agt, bds 613 N 2d av.
Colpean Amanda, clk F W Woolworth Co, bds 601 S 5.
Colpean Charles H, lab, res 913 Cronk av.
Colpean Charles L A, tailor Eugene Weiss, res 528 S 10.
Colpean Charles W, clk, bds 528 S 10th.
Colpean Christian, uphlr Cooney & Smith, res Zilwaukee, Mich.

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We Loan Money
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Colpean Herbert L, printer Val Printing Co, res 814 Fitzhugh.
Colpean Mamie A, sorter Sag Grain Co, bds 913 Cronk.
Colpean Margaret M, mach opr Sag Silk Garment Co, res Zilwaukee, Mich.
Colpean Mary (wid John), res 601 S 5th av.
Colpean Oscar, mattressmkr Cooney & Smith, res Zilwaukee, Mich.
Colpher Ephraim, janitor, res 826 S 11th.
COLUMBIA WESTERN MILLS THE, T D McChesney (N Y City) Pres, Wm R Hees (N Y City) Vice-Pres, A E F White (Detroit, Mich) Treas, F B Reynolds (Chicago, Ill) Sec, Wm D Janes Mngr, cor Ring and Wheeler, Mich Tel 2825.
Colvin Hervey A, asst mngr Allington & Curtis Mufg Co, rms 655 S Warren av.
Colwell Byron E, lab, bds Edward P Colwell, Carrollton
Colwell Edward P, lab, res w s Madison, 2 n of Maple.
Colwell Edward P, trav agt, res w s Carrollton, 4 n of Walnut, Carrollton.

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Armature Winding **Agents-General Electric Motors in Stock** **407 Ames St. W. S.**

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Coman Anna, housekpr Hotel Vincent.
Combs John A, lawyer 318 Bearinger bldg, res 1524 N Fayette.
Combs J Merrill, agt 318 Bearinger bldg, bds 1524 N Fayette.
Comeau Fabian, timekpr, bds 2800 Joslin.
Comeau Merlin, lab, bds 2800 Joslin.
Comfort H Edgar, clk Morley Bros, res 1925 N Fayette.
Comins, see also Cummings.
Comins Bradley L, engr, bds John S Comins.
Comins John S, mach, res s e cor Webber and Bartow.
Comins Wilson B, engr P M R R, res 615 Wadsworth av
COMMERCIAL EXCHANGE THE, A E Oehlert Mngr, 715 Kirby Bldg, Tels: Mich 2057, Val 131-A.
COMMERCIAL NATIONAL BANK OF SAGINAW, Capital $100,000, Surplus and Undivided Profits $125,000, John F Brand Pres, George A Alderton Vice-Pres, Asa W Field Cashier, W L Paxson Asst Cashier, E N Burke Auditor, 115 N Hamilton, Both Tels 2944. (See right center lines and page 2.)

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OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
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SAGINAW, MICH. IT IS PURE.

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Compau Edward, miner, res 204 Greenwich.
Compau Edward Jr, lab, bds 204 Greenwich.
Compau Frank, res e s Carrollton, 1 n of Maple.
Compau Irene, tel opr Mich State Tel Co, bds 204 Greenwich.
Compeau Josephine (wid Alexander), res 513 Fraser.
Compton Hannah, nurse 317 S Washington av, bds same.
Conaton Michael J Jr, trav agt J W Ladd Co, res 1313 S Jefferson av.
Concelmann Agnes, domestic 822 Hoyt av.
Cone Egbut, bds 614 S 11th.
Cone Glenn I, printer Cone Ptg Co, bds 614 S 11th.
CONE PRINTING CO, Established 1903, Wm J Cone Propr, Wedding Invitations (Imitation of Engraved Work), Cards and Fine Stationery Printing, 116 S Jefferson av, Val Tel 645-M.
Cone Royden, clk, bds 614 S 11th.
Cone Velva, bds 614 S 11th.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

Cone Wm J (Cone Printing Co), res 614 S 11th.
Cone Winfield E, printer Cone Ptg Co, res 807 Genesee
Coney Charlotte, tchr Arthur Hill High School, bds 118 S Porter.
Congdon Maybelle I, bkpr F W Carlisle & Co, bds 214 S Michigan av.
Congleton Wm, mach, res 1701 Janes av.
Conklin Katherine M, bds 402 S Jefferson av.
Conklin Mary A (wid Wm S), res 402 S Jefferson av.
Conkright Jennie Mrs, bds 829 S 4th av.
Conkwright Laura, nurse 523 Williams, bds same.
Conlan John C, condr P M R R, res 525 Hanchett.
Conley, see also Connelly.
Conley Andrew, engr, res 1023 S Webster.
Conley Earl R, lab Mich Packing Co, res 300 Fraser.
Conley Estella Mrs, sorter, bds 223 Salt.
Conley Frank, lab, bds Peter Conley, Carrollton.
Conley Fred, lab Mich Packing Co, bds 223 King.
Conley Irene, clk Barie's, bds Michael Conley, Carrollton
Conley Jerome O, driver Sag Ice & Coal Co, res 521 Greenwich.

Swinton & Co. Paper, Stationery and Books. 123 South Franklin St. BOTH PHONES 761

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SAGINAW RUG MFG. CO., 409 AMES STREET. BOTH PHONES.

Schwahn-Khuen Agency,
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Conely Leonard, brakemann P M R R, bds Michael Conley, Carrollton.
Conley Margaret, clk Barie's, bds Peter J Conley.
Conley Michael, lab, res n s Walnut, 2 w of M C R R.
Conley Peter J, lab, res n s Maple, 1 w of Monroe.
Conley Wm J, brakeman P M R R, res 1407 S Warren
Conley Winnifred, clk Barie's, bds Peter J Conley.
Conlisk Martin J, engr P M R R, res 521 N Franklin.
Conn Bertha Mrs, baker 1224 S Weadock av, res same.
Conn Daniel P, miner, res 1224 S Weadock av.
Conn Howard S, bds 1224 S Weadock av.
Conn Iva I, tel opr Mich State Tel Co, bds 1224 S Weadock av.
Conn James W, photogr 512 N Water, res 303 Center.
Conn Leonard, fireman Peerless Laundry and Dye Co, bds 317 S Mason.
Conn Viola, bds 317 S Mason.
Conn Willard S, driver Peerless Laundry and Dye Co, res 317 S Mason.
Connell, see also McConnell and O'Connell.
Connell John, towerman P M R R, res 1737 S Jefferson

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Connelly Ella M, bds 330 Simoneau.
Connelly Ella A, bds 330 Simoneau.
Connelly Ellen (wid Peter), bds 335 S 9th.
Connelly Felix, fireman P M R R, bds 1815 S Hamilton.
Connelly Henry, miner, bds 1815 S Hamilton.
Connelly John E, pawnbroker 135 S Washington av, res 325 same.
Connelly John W (Connelly Bros), res 1118 S Warren.
Connelly Lucy M (wid Charles T), removed to Detroit, Mich.
Connelly Mary, bds 223 S 7th.
Connelly Peter, cigarmkr, res 335 S 9th.
Connelly Peter, miner, res 1815 S Hamilton.
Connelly Roy, hlpr E D Francke & Sons, rms 200 Lapeer av.
Connelly Ruby F, clk Connelly Bros, bds 330 Simoneau.

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WHOLESALE AND RETAIL.

THE SAFEST PLACE TO TRADE
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SAGINAW'S BUSIESTS

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Connelly Walter L, civil engr, bds 330 Simoneau.
Connelly Wm, miner, bds 1815 S Hamilton.
Connery Elizabeth H, bds 225 N Washington av.
Connery Flats, 231-235 N Washington av.
Connery James, clk P M R R, res Zilwaukee, Mich.
Connery James A, res 235 N Washington av.
Connery J Alfred Jr (Connery & Morgan), res 235 N Washington av.
CONNERY WM S, Physician and Surgeon, Office and Residence 225 N Washington av, Both Tels 572.
CONNERY AND MORGAN (J Alfred Connery Jr, and Wm P Morgan), Dentists, 3 Merrill Bldg, Tels: Mich 3329-L, Val 3403-M.
Connor, see also O'Connor.
Connor Ellen J, housekpr 421 Bullock.
Connor Irene, clk, bds 230 S Weadock av.
Connor James J, lab, res 421 Bullock.
CONNOR ROWLAND, Lawyer, Solicitor in Chancery and Probate Practice, 109-111 N Washington av, Both Tels 271.

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ZUEHLKE'S
HOME MADE WINES
1017 Janes Av. Both Tels.

Connors Wm J, brakeman P M R R, bds 634 N 2d av.
Connors Wm J, slsmn H W Carr Co, res 702 Congress.
Conrad Henry L, cigarmkr Hod Cigar Co, rms 120 S 2d.
Conrad John, tailor A R Mountjoy, bds 135 N Weadock.
Conrad Lillian L, maid 1714 N Michigan av.
Conray Floyd, lab, bds 222 S Washington av.
CONSOLIDATED COAL CO, Walter S Eddy Pres, Harry T Wickes Vice-Pres, George L Humphrey Sec-Treas, Robert M Randall Genl Mngr, Charles W Stiver Comptroller, 601 Eddy Bldg, Tels: Mich 1627, Val 365.
Consolidated Woolen Mills Co, Charles C Leadbetter mngr, 101 Lapeer av.
Constantine George A, draftsman Interstate Const Co, res 419 Stark.
Converse Gurdon T, bds 332 S Washington av.
Conway Carl C, messenger U S Exp Co, res 2123 S Washington av.
Conway Marcel L, lumber inspr, res 507½ S Michigan.
Conway Paul, driver U S Exp Co, bds 426 Hanchett.
Conway Wm, lab, bds 311 Williamson.
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TYPEWRITERS **C. C. MACOMBER,**
Sold, Rented, Repaired. **Bearinger Bldg.**

Cook, see also Koch.
Cook Alice, bds 101 Bagley.
Cook Alice, tchr, bds Mrs Lena Cook, Carrollton.
Cook Arthur, tmstr Harris Transfer Co, bds 136 S 12th.
Cook Arthur O, city editor Sag Courier-Herald, bds 516 Thompson.
Cook Charles, lab, bds 2115 S Washington av.
Cook Clara A (wid Wm O), res 614 Stone.
Cook Clara S (wid Webster), res 516 Thompson.
Cook Emma L (aged 73), died Jan 16, 1912.
Cook George H, removed to Toledo, O.
Cook Gertrude M, steno Peerless Laundry and Dye Co, bds 813 Howard.
Cook Henry, carp, res 101 Bagley.
Cook Jay H, janitor, res 813 Howard.
Cook John, lab, bds Oscar N Cook, Carrollton.
Cook John, lab, bds Franklin House.
Cook Joseph, lab, res 831 N 4th av.
Cook Lam, bkpr Saginaw Cafe, rms 317 Genesee av.
Cook Lena (wid Charles), res n s Sherman, 1 w of Carrollton.

EDWIN KERSTEN **STEAMSHIP TICKETS & FOREIGN COLLECTIONS**
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Cook Levi, clk J Wolf & Son, bds 817 Lapeer av.
Cook Lucy (wid John), res 120 S 2d.
Cook Maria H (wid George G), bds 615 S Weadock av.
Cook Martha J (wid Wm J), res 112 Merrill bldg.
Cook Mary E (wid Freeman J, res 2115 S Washington
Cook Mary, attndt, bds 831 N 4th av.
Cook Mary G, bds 1801 S Michigan av.
Cook M Bert, engr, bds 614 Stone.
Cook Oscar N, farmer, res s s Sherman, 6 w of Carrollton, Carrollton.
Cook Raymond A, musician, bds 424 S 4th av.
COOK ROBERT H (Brooks & Cook), Attorney-at-Law, 2d Floor People's Savings Bank Bldg (Entrance Through Mason Bldg), Tels: Mich 117, Val 2-B, res 516 Thompson, Mich Tel 908-L.
Cook Walter G, engr, res 415 N 2d.
Cook Walter R, hlpr, bds Oscar N Cook, Carrollton.
Cook Wm W, bds 415 N 2d.
Cookson Alfred J, hlpr, bds 802 N Washington av.
Cooley George H, carp, res 150 Maine.
Cooley Ira, engr, bds 150 Maine.
Coomer Alice H, bds 611 Cleveland.

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SPENCE BROS.
305 Kirby Bldg. Both Phones

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Fred G. Schlagel & Co.
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Coomer John, hostler Bartow & Enright, rms 335 Lapeer av.
Coomer Rosalind Mrs, bds 611 Cleveland.
Coon, see also Khuen, Koehn, Kohn, Kuehn and Kuhn.
Coon Adelbert M, gasfitter, res 1233 S Weadock av.
Coon A Cornelia, bkpr J H Johnson & Co, bds 325 Lewis
Coon Charles, bds 211 Schaefer.
Coon Charles, appr A F Bartlett & Co, bds 123 S Woodbridge.
Coon Dennis H, woodwkr Lufkin Rule Co, res 444 Russel.
Coon Edward, tapemkr Lufkin Rule Co, res 308 Russel.
Coon Elizabeth (wid Wm H), res 211 Schaefer.
Coon Eugene G, warehouseman Standard Oil Co, res 325 Lewis.
Coon Frank H, buttermkr, res 607 S Porter.
Coon George M, lab A F Bartlett & Co, bds 123 S Woodbridge.
Coon Grover, lab, bds 325 Lewis.

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Coon Henry H, tmstr, bds 1233 S Weadock av.
Coon James F, lab, res 531 Douglas.
Coon Mary J (wid George W), res 123 S Woodbridge.
Coon Phoebe, clk D A Branch, bds 325 Lewis.
Coon Victor L, driver Otto Peters, res 325 Lewis.
Cooney Louis M, mach Jackson-Church-Wilcox Co, rms 523 N Hamilton.
Cooney Martin (Cooney & Smith), res 1901 N Fayette.
Cooney & Smith (Martin Cooney, Wm G Smith), furniture 219-223 S Washington av.
Coons Elmer, lab, res 1119 Stone.
Coons Elmer, lab, bds 2526 N Michigan av.
Coons Frank, clk, rms 434 N Warren av.
Coons Oren, lab, bds 1119 Stone.
Coons Sterling, lab, bds 1119 Stone.
Cooper Bertha, nurse 716 N Hamilton, rms same.
Cooper Cora B Mrs, dressmkr 712½ Genesee av, res same.
Cooper Dell, painter, res 712½ Genesee av.
Cooper Edward F, lab, bds 1222 S Warren av.
Cooper Ernest P, clk Symons Bros & Co, res 140 Glasby
Cooper F Edward, lab, bds 1222 S Warren av.

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Cooper Hattie I, bds 140 Glasby.
Cooper Hattie O (wid James F), res 824 Emerson.
Cooper Herbert, carp, res 417 Lincoln av.
Cooper Herbert O, lab D L Laur, res 530 Ketchem.
Cooper Herbert W, clk Hotel Vincent, res 233 S Weadock av.
COOPER JAMES, Pres Briggs & Cooper Co Ltd, res 413 N Michigan v, Mich Tel 2932.
Cooper James F, electrn Daun Crawford & Co, bds 824 Emerson.
Cooper Jeanie M, bds 502 S Jefferson av.
Cooper John H, repairman Sag Taxicab Co, bds 614 Tuscola.
Cooper Joseph, slsmn, rms 614 Tuscola.
Cooper Loraine R, sec and treas Dittmar, Cooper & Co, res 126 N Weadock av.
Cooper Mary S (wid Edmund S), bds 140 Glasby.
COOPER RAYMOND S, Vice-Pres Briggs & Cooper Co Ltd, res 902 S Warren av, Mich Tel 1180-L.

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Cooper T DeWitt, electn, bds 824 Emerson.
Cooper Warner L, electn, bds 824 Emerson.
Cooper Wm M (Darbee-Cooper Auto Co), res 214 Ortman.
Cooper Wm T (W T Cooper & Son), res 1032 S Jefferson av.
COOPER W T & SON (Wm T and Harry R), Architects, 114 S Jefferson av, Mich Tel 378.
Cooper & Mott (Wm M Cooper, Reuben Mott), garage 109 S Fayette.
Copeland George R, clk P O (w s), res 708 Adams.
COPLIN CHARLES M, Asst Cashier Bank of Saginaw, res 420 S Jefferson av, Mich Tel 1307-L.
Coplin Sarah (wid Wm), bds 324 N Warren av.
Coppernall Hugh, engr, res 530 Hayden.
Corbeil Frad, tester, bds 409 Farwell.
CORBETT EDWARD W, Vans, Drays, Baggage Wagons, Furniture Packing, Shipping and Storing a Specialty, 107 S Baum, Both Tels 296-1R, res 411 Emily, Both Tels 296-2R.

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Corbett Patrick, bds 411 Emily.
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Corbin Erma M, bkpr U S Health and Accident Ins Co, bds Byron B Corbin, Carrollton.
Corbin Geoge B, cooper, bds Byron B Corbin, Carrollton
Corbin George S, car inspr, res n s Maple, 1 e of Jackson, Carrollton.
Corbin Raymond B, stock kpr, res 630 S 10th.
Corby, see also Kirby.
Corby Albert, res 712 Howard.
Corby Elizabeth, domestic 536 Millard.
Corby Leah, clk, bds 712 Howard.
Corby Mary (wid Christian), res 511 N 9th.
Corby Matilda M, steno, bds 712 Howard.
Corby Philip, clk, bds 712 Howard.
Corcoran Charles P, clk, bds 315 Cherry.
Corcoran Margaret L, bds 315 Cherry.
Corcoran Peter, lumber 405 Bearinger bldg, res 315 Cherry.

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Core George G, miner, res 914 Williamson.
Corey Clifford C, collr Mich State Tel Co, res 630 S Weadock av.
Corey Fred, res 1009 Holland av.
Cormier Napoleon, lab, res 130 Siegel.
Cornell Daniel B, phys, 306-307 Bearinger bldg, res 315 S Warren av.
Cornell Harry, lab, bds 1215 Carlisle.
Cornell John W, civil engr, rms 431 N Washington av.
Cornell Wm, lab, res 1215 Carlisle.
Cornford George, lab, res 211 N Jefferson av.
Cornick Charlotte E, res 916½ Genesee av.
Corning Lucy (wid Gurdon), res 1436 S Washington av.
Cornish Margaret S (wid John), bds 1010 W Genesee av
Cornwell Arthur B, bds 712 Holland av.
Cornwell Charles E, vice-pres Mich Creamery Co and Cornwell Lumber Co, res 712 Holland av.
Cornwell Elmer J, sec and treas Mich Creamery Co and Cornwell Lumber Co, res 615 Thompson.
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Cornwell Wm C, mngr Sag Beef Co, Cornwell Lumber Co and Mich Creamery Co, res 716 S Washington
Corrigan, see also Carrigan.
Corrigan Bernard J, condr P M R R, res 411 S Warren
Corrigan Edward A, condr, res 323 N 4th av.
Corrigan Grace A, bds 323 N 4th av.
Corrigan Shirley W, student, bds 323 N 4th av.
Corrington Arthur (Corrington, Manchester Co), res 106 N Alexander.
Corrington Eunice, bds 106 N Alexander.
Corrington Herman, repr, bds 106 N Alexander.
Corrington, Manchester Co (Arthur Corrington, Charles Manchester, John Boyer), real estate, 607 Kirby bldg
Corson Thomas H, chief clk P M R R, res 110 Cherry.
Cortiller John, bds 2025 Tuscola.
Cortland Dennis, lab Sag Milling Co, bds 611 Johnson.

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Cory Charles W, cndr P M R R, res 423 N Weadock av
Cory Fred P, vice-pres Farmers Handy Wagon Co, res 1120 S Warren av.
Cory Reuben M, lab, res 813 Douglas.
Coryell Annie N (wid John), res 700 Walnut.
COSENDAI ALBERT F, Mngr Cosendai Dye Works, res 129 N Jefferson av.
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Cosendai Edwin F, student, bds 1820 Genesee av.
Cosendai Emma (wid John F), res 1820 Genesee av.
COSENDAI JOHN H, Sec and Treas Wolverine Dry Cleaning Co, rms 412 N Michigan av.
Cosendai Marie, forewoman, bds 1820 Genesee av.
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Cosgrove Wm J, trav agt, res 822 Carroll.
Costa Louis, res 1200 Adams.
Costa Louis Jr, slsmn J A Adams & Son, bds 1323 S Harrison.
Costa Manuel J, clk, bds 1200 Adams.
Costa Mary Mrs, grocer 1200 Adams, res same.
Costardo Joseph, fruits 803 Genesee av, res same.
Costello Martin, baker 228 S 2d, res same.
Costello Wm, electrn, bds 228 S 2d.
Costley Lizzie, rms 9 Tower blk.
Coston Edgar L, lab, bds 1220 Adams.
Cote Alexander, weighman, res 1220 S Park av.
Cote Lottie, bds 1220 S Park av.
Cotillier Adelaide (wid Thomas B), res 1924 Johnson.
Cottam George, chief engr, res 528 Thayer.
Cottam Jesse W, bds 528 Thayer.
Cotter Aaron W, tel opr P M R R, bds 518 Elm.
Cotter Clare, mach Jackson & Church Co, bds 615 Catherine.

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Cotter Frederick Jr, lab, bds 1412 S Granger.
Cotter Hazel G, music tchr 615 Catherine, bds same.
Cotter Marion (wid Charles C), res 403 N Mason.
Cotter Meta, bds 1412 S Granger.
Cotter Thomas R, engr, res 615 Catherine.
Cotterfeld Carl, res 1202 Van Buren.
Cotton Alice M, sorter, bds 714 Williams.
Cotton Charlotte M, sorter, bds 714 Williams.
Cotton George E, carp, bds 714 Williams.
Cotton Sarah (wid John J), res 714 Williams.
Cottrell Earl W, mach hd, bds 664 N Charles.
Cottrell John A, condr, res 1015 Germania av.
Cottrell Joseph W, cook, res 141 Myrtle.
Cottrell Margaret (wid George W), res 664 N Charles.
Cottrell Royal, appr, bds 510 Bay.
Coughlin David, gatetndr, res 902 S Oakley.
Coughlin Esther Co, steno Grinnell Bros' Music House, bds 801 Atwater.
Coughlin George W, lab, bds 117 Tremont.
Coughlin John F, barber 1003 Gratiot av, res 902 S Oakley.

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Coughlin John W, mach hd ,bds 117 Tremont.
Coughlin Mary A, steno Mich State Tel Co, bds 80- Atwater.
Coughlin Mary M, bds 117 Tremont.
Coughlin Wm, lab, res 117 Tremont.
Coughlin Wm (Appleton & Coughlin), rms 220 N Weadock av.
Couillard David G, bridegtndr, res 616 S Webster.
Couillard Gerald, bds 616 S Webster.
Couillard Joseph C, mach, bds 616 S Webster.
Couillard Philip J, mach hd Jackson-Church-Wilcox Co, res 723 Throop.
Couillard Wm D, mach Helfrecht Machine Co, res 616 N Granger.
Coulliard Adolph, lab, res 513 Russel.
Council Chamber, City Hall, S Washington av s w cor Bristol.
Countee Mary A (wid Wm F), res 817 S Jefferson av.
Countee Wm F (aged 69), died Feb 12, 1912.

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COUNTY DRAIN COMMISSIONER'S OFFICE, James Barrett Commissioner, Court House, Tels: Mich 3057, Val 3045.
COUNTY JAIL, n w cor Michigan av and Court, Tels: Mich 3057, Val 3045.
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COUNTY PROSECUTING ATTORNEY'S OFFICE, James P Devereaux Prosecuting Attorney, 518 Bearinger Bldg.
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COUNTY TREASURER'S OFFICE, Hilem F Pad-dock Treasurer, Court House, Both Tels 2905.
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Courbier Frances, domestic 1401 Genesee av.
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COURIER-HERALD CO, Walter J Hunsaker Pub-lisher The Saginaw Courier-Herald, 114-116 S Jefferson av, Both Tels 205, Editorial Rooms Tels: Mich 204, Val 533. (See pages 15 and 16.)
COURIER-HERALD THE, see Saginaw Courier-Herald.
Court Florence, rms 613 N Franklin.
COURT HOUSE, s w cor Michigan av and Court.
Courtemanche Grace L, bkpr J W Ladd Co, res Bay City, Mich.

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Courtney Ernest H, clk Sag Val Drug Co, bds 208 N 5
Courtney Goldie, bds 202 N 5th av.
Courtney Margurite Mrs, bds 436 Gilbert.
Courtney Minnie (wid Frank M), res 200 N 5th av.
Courtney Virgil, mngr Russell-Miller Milling Co, res 202 N 5th av.
Couse Alpha D, asst cashr P M R R, res 839 N 5th av.
Couse Mary (wid Moses S), res 318 Norman.
Cousineau John B, millwright Wm B Mershon & Co, res 1515 N Oakley.
Couts Frank F, brakeman P M R R, rms 504½ Potter.
Couture Blanche, finisher, bds 807 N Harrison.
Couture Calixte C, finisher Sag Show Case Co Ltd, bds 807 N Harrison.
Couture Corine, labeler Hod Cigar Co, bds 807 N Harrison.
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Coutz Bertha A, domestic, bds 222 Grant.
Coutz George W, coremkr, bds 324 Emerson.

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Coutz Robert E, inspr City Water Wks, res 324 Emerson
Coveauw Alexander, bds 602 Russel.
Covert Mae (wid Charles), bds 151 Farwell.
Covey Ethel M, student, bds 607 N Franklin.
Covey Philip M, engr P M R R, res 607 N Franklin.
Covey Ray W, student, bds 607 N Franklin.
Coville Frank, driver Safety Storage Co, res 1152 S 4th
Cowan Edward J C, mngr United Cigar Stores, res 511 Hill.
Cowan Gertrude, tel opr, bds 113 Chestnut.
Cowan Hepsibeth A (wid Peter), res 113 Chestnut.
Cowan Wm G, condr, bds 823 N Hamilton.
Cowden Ethel, weaver M E I B.
COWELL JOSEPH H, Physician and Surgeon, Office Hours 2-4 and 7-8 P M, 301 S Warren av, res same, Both Tels 66.
Cowell Wesley J, mach hd Jackson-Church-Wilcox Co, bds 1203 S Hamilton.
Cowell Wm J, res 1203 S Hamilton.
Cowles Bert, bds 523 S 4th av.
Cowles Charlotte, bds 523 S 4th av.

EDWARD G. BATZ & SON
1422 MONROE STRE T, ON P. M. R. R.
COAL COKE WOOD

Cowles Clarence L (Cowles & Mutscheller), res 432 S Weadock av, Mich tel 281-L.
Cowles Floyd B, baker 215 S Washington av, res 109 Hayden.
Cowles George C, res 523 S 4th av.
Cowles Leonore, bds 523 S 4th av.
Cowles Mabel O, bds 109 Hayden.
Cowles Ruth N, bds 109 Hayden.
Cowles Samuel, driver Floyd B Cowles, res 109 Hayden
COWLES & MUTSCHELLER (Clarence L Cowles, George Mutscheller), Architects, 1-5 Chase Blk, 114 N Washington av, Both Tels 747.
Cox Clyde M, mach Natl Engineering Co, bds 607 Thurman.
Cox Daniel J, carp, res 607 Thurman.
Cox Eugene L, carp, res 837 Salt.
Cox James W, mach P M R R, res 712 N 6th.
Cox John G, res 608 N 5th av.
Cox J Grover, carp, res 1812 S Hamilton.
Cox Marie Mrs, cook W H Wilmont, rms 815 S Andre.
Coy Adam, music tchr 400 S Washington av, res 1211 Germania av.

H. A. Savage Co.
604 Bearinger Building
Bell Phone 500
Surety Bonds & General Liability Insurance

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THOS. D. BUICK
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211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

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Both Phones.
General House Furnishers AND OFFICE FURNITURE.

Coyle Agnes M, steno Sag Medicine Co, bds 521 Jackson
Coyle Bernard A, slsmn C L Roeser Co, res 521 Jackson
Coyle Charles S, clk, bds 716 N Michigan av.
Coyle Edward L, ship clk Sag Medicine Co, bds 521 Jackson.
Coyle George W, mach, bds 309 N Webster.
Coyle Ina (wid Wm), res 309 N Webster.
Coyle John E, toolmkr, bds 501 N Hamilton.
Coyle Raymond E, clk The U S Graphite Co, res 112 Howard.
Coyne Mary, housekpr 603 N Hamilton.
Cozeski John, lab, res Creen, s w cor S 17th.
Cozeski Julia, bds John Cozeski.
Crabbe Lelia B, tchr Manual Training, Public Schools (e s), bds 709 Sheridan av.
Crabbe Sarah E (wid George), res 709 Sheridan av.
Crackel Herman, trucker, res 111 N 3d av.
Cradit Levi M, mach hd Jackson-Church-Wilcox Co, res 1320 Throop.
Craig Alice A, clk **THE M W TANNER CO**, bds 1008 Carroll.

Appel Steam Bakery
Bell Phone 1388-J, Valley Phone 393, 824-826 Lapeer Ave.
Wholesale Bread & Cake Bakers

Craig Ancel C, drill hd, bds 628 N Franklin.
Craig Carolyn, student, bds 836 Emerson.
Craig Charles H, mach P M R R, res Zilwaukee, Mich.
Craig Florence, waiter Park House, bds same.
Craig Frank, brakeman P M R R, bds 1008 Carroll.
Craig Louise, bds 1008 Carroll.
Craig Melville, appr P M R R, bds 628 N Franklin.
Craig Samuel, bds 506 N 2d av.
Craig Wm J, tchr Manual Training, Public Schools (e s), res 836 Emerson.
Cramer, see also Kramer and Kremer.
Cramer Chester, pharamacist Union Drug Co, res 613 N Harrison.
Cramer Neita B, bkpr A S Rogers, bds 839 N 5th av.
Crampton Anthony, waiter Veague's European Hotel and Restaurant, rms 627 Chestnut.
Crampton Clyde V, barber 2622 S Washington av, res 312 Hess av.
Crampton Earl, tmstr, bds 1025 S 4th av.
Crampton Ellsworth, tanner, res 627 Chestnut.
Crampton Fred M, rugmkr Sag Rug Mnfg Co, res 1022 Madison.

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PURE MILK 228 N. Warren Ave. Both Phones

VICTOR. J. TATHAM,
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GROCERIES and MEATS
Family Table Supplies.
BOTH PHONES.
Flour and Feed,
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Crampton Wm A, tmstr, res 1025 S 4th av.
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Crandall James C, ctr, res 165 Jones.
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Crane Lloyd T (Crane & Crane), bds 802 Cass av.
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Dagan Andrew, miner, bds 1220 Adams.
Dagan John, miner, res 1220 Adams.
Daglish Wm A, mngr coll The Gately Co, res 621 Campbell.
Daglish Wm L, bds 621 Campbell.
Dagon John C, sheetmetalwkr, res 1709 Genesee av.
Dagon Leslie, lab, bds 1709 Genesee av.
Dagon Wm, sheetmetalwkr Sag Sheet Metal Wks, bds 1709 Genesee av.
Dague Chauncey, lab, bds Pacific Hotel.
Dagur Alfred, lab, bds 222 S Washington av.
Dagwell Aila, domestic 112 Holland av.
Dahl Henry, bds 1402 Cherry.
Dahmer Andrew, chauffeur, res 656 Farwell.
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Dahmer John A, clk Amer Exp Co, bds 810 Carlisle.
Dahn Charles, lab, res 614 S 10th.
Daignault Emory J (McIntyre & Daignault), res 216 N Granger.
Dailey Albert, brakeman, bds 439 N 2d av.
Dailey Daniel, agt, res 131 N Baum.
Dailey George (Dailey Sign Co), res 413 S Bond.
Dailey George W (Dailey Sign Co), res Flint, Mich.
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Dalson John, bds 231 Fenton.
Daltke Grace, bds 1015 N Charles.
Dalton Anna, nurse St Mary's Hospital.
Dalton Celia (wid Andrew), bds 1150 Genesee av.
Dalton John, bkpr Morley Bros, res n s Maple, 1 w of M C R R, Carrollton.
Dalton Margaret, bds John Dalton, Carrollton.
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Damm Harry, student, bds 503 Douglas.
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Damm Rose A, forewoman, bds 503 Douglas.
Damm Wm, shoemkr 2720 S Washington av, res 200 Hess av.
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Daniels David, trav agt, res 918 S Jefferson av.
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Darling Emery, bds 1117 S Michigan av.
Darling Floyd, lab, bds 1117 S Michigan av.
Darling Mary Mrs, res 1117 S Michigan av.
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Davis James R, yd foreman, res 723 S Fayette.
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Davis Sadie G Mrs, tchr Durand School, bds 305 S Michigan av.
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Dawson Mary Mrs, rms 210 N Warren av.
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Debeau Andrew, res 1536 S Warren av.
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Debniak Christopher, miner, res s s Bancroft, 1 e of S 15
Debniak Louise, bds Stanislaus Debniak (B V).
Debnak Stanislaus, mason, res s s Perkins, 1 e of S 15th.
Debniak Walter, lab, bds Stanislaus Debniak (B V).
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DeBolt Eva, waiter City House, rms 511 S Harrison.
DeBolt Glenn, woodwkr Lufkin Rule Co, bds 607 Yeomans.
DeBolt Martin P, res 629 Bundy.
DeCaire Alfred T, clk Daniel Izzo & Co, bds 332 Stone.
DeCaire Chester, bds 628 Emily.
DeCaire Thomas C, driver E W Corbett, res 628 Emily
DeCaire Wm, lab, bds 628 Emily.
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Decker Bruce, lab, bds 230 Russel.
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Decker Lambert C, polisher Sag Mirror Works, bds 2362 S Michigan av.
Decker Margaret E, student Bliss-Alger Business College, bds 1034 S Washington av.
Decker Michael A, blocker Saginaw Mirror Works, res 2362 S Michigan av.
Decker Nettie, bds 2362 S Michigan av.
Decker Orrin B, carp, res 2013 Janes av (B V).
Decker Wm, lab, res 2013 Union.
Decker Wm E, painter, res 516 Waller.
Decroch August, miner, res 643 Thurman.
Dederich Robert E (Dederich & Gill), res 100 Johnson
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Deetz Mary, mach opr, bds 652 Division.
Deetz Meta, mach opr, bds 652 Division.
Deetz Otto, polisher, bds 652 Division.
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Defore Marvin, blksmith, res 503 Hess av.
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DeForest Hendrick P, with Seemann & Peters, rms 302 S Weadock av.
DeForest Roland, lab, bds 1314 Throop.
DeGeer Harvey F, brakeman, res 613 N 5th av.
Degaire Cyrille, hlpr P M R R, res 628 Bentley.
Degener Gustav A, clk Morley Bros, bds 533 S Park
Degener Wilhelmina (wid Wm), bds 533 S Park av.
DeGraff Jeremiah, brakeman P M R R, res 1612 Carroll
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DeGroat Jane Mrs, bds 202 Annesly.
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Deibel Philip, cabtmkr, res 1323 Cass.
Deibel Wm, engr, res 606 N 6th av.
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Deihl, see Diehl.
Deihle Frederick W, steamftr, bds Mrs Caroline Kaindel (B V).
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Deindorfer George P, lab, bds M J Deindorfer.
Deindorfer Henrietta, bds M J Deindorfer, Carrollton.
Deindorfer Michael J, farmer, res w s Hermansau, 1 s of P M R R, Carrollton.
DEISLER ANTON (A Deisler & Son), res 325 S 4th av, Both Tels 461-2R.
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Deland Doris L, rulemkr Lufkin Rule Co, bds 413 Douglas.
DeLand Harriet W Mrs, tchr Stone School, bds 2033 N Michigan av.
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Dell, see also Dill.
Dell Laura, domestic 613 N 5th av.
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Delmadge Fred, mach, res 1437 S Warren av.
Delmarter Merl, lab, bds 1600 S Webster.
Delong Frank J, engr P M R R, res 1004 N Washington
DeLong John, driller, bds 404 N Webster.
DeLong Arthur, lab, bds Banner Hotel.
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DeLude Lucille (wid Moses), bds 114 S 2d.
DeLude Tracy, lab, bds 1703 Union av.
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DeMand Floyd, clk Elks' Club, bds 102 S Warren av.
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DeMand Roy, lab, res 521 Lyon.
DeMars George, painter, bds 112 River.
DeMarse Philip R, clk P M R R, res 724 Bristol.
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Demer John, clk, res 810 Carlisle.
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Demers Joseph, dept mngr Heavenrich Bros & Co, res 723 Owen.
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Denison Devillo E, supt D Hardin Co, res 129 N Oakley
Denkhaus Arthur, clk J O'Hara Jr, bds 111 S 9th.
Denkhaus John W, trav agt, res 111 S 9th.
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Dennie Oscar, lab, res 1816 S Michigan av.
Denninger Florence, bds 736 S 11th.
Denninger Helen, bds 736 S 11th.
Denninger Nicholas, tmstr, res 736 S 11th.
Dennis Edward M, trav agt Sag Hardware Co, res 617 Janes av.
Denison Oscar R, order clk Morley Bros, res 809 N 4th.
Deno Eola, steno U S Health and Accident Ins Co, bds 218 N Weadock av.
Deno Frank, cooper Malcolm & Brown, res Zilwaukee R F D 8.
Deno George, barn boss, res n s Maple, 3 e of Madison.
Deno Helen E F, steno Heagany-Treanor, bds 336 N 5th
Deno Joseph, repr, res 336 N 5th av.
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Dense Martin, res 1227 Owen.
Dense Wm H, lab, res 113 Russel.
Densham Anna (wid Oliver), res 1212 Tuscola.
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Denton Leet E, lumber, res 209 N Park av.
Denton Lorne W, optician Wolverine Optical Co, bds 656 S 4th av.
Denton Thomas, lumber, res 1205 Genesee av.
Denton Wm J, creamery 212 Russel, res same.
Denyes John M, agt Prudential Ins Co, res 209 Annesly
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Deplonty Thomas A, lab, res 628 N Franklin.
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Derby Block, 115-125 N Water.
Derop Frank, miner, res 519 Holmes.
DeRosa Samuel M, carp, res 1001½ Carroll.
Derose Raffaela, lab, bds 529 N 3d av.
DeRosier Delbert, mach, res 203 Williamson.
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Derrick Frank P, engr P M R R, res 409 Farwell.
Derrick Mary, rms 104 N Hamilton.
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Derry Jane E, bds 327 Fitzhugh.
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Derry Mae I, vice-pres Derry Lumber Co, bds 327 Fitzhugh.
Derry Stephen F, sec-treas Derry Lumber Co, res 327 Fitzhugh.
Derry Thomas G, pres Derry Lumber Co, res Chicago.
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Deshone Edward, fireman, res 211 King.
Deshone Frank, miner, res 117 Vermont.
Deshone Hazel, bds 316 King.
Deshone Norman, carp, res 2271 S Hamilton.
Deshone Oscar, miner, res 473 Holmes.
Deshone Robert, clk F W Heidenrich, bds 316 King.
Deshone Thomas J, saloon 114 N Hamilton, res 314½ Court.
Desina Joseph, miner, bds 403 Rellis.
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Dettenthaler Edward H J, student, bds 307 Howard.
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Dettmer Arthur G, tailor, bds 1206 Phelon.
Dettmer Hubert H, clk Erhard & Stalker Co, bds 1206 Phelon.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

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Detzel Andrew, motorman, res 924 N 5th av.
Deuring Ernest, jeweler James W Grant, res 204 N 11th
Deutsch Karl, clk, bds 1100 Hancock.
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Devaney Bridget Mrs, res n w cor Maple and Jefferson.
DeVaney John, vessel capt, res 1223 N Fayette.
Devaney Margaret M, student, bds 209 Kirk.
Devaney Patrick H, vessel capt, res 209 Kirk.
Devaney Patrick L, fireman P M R R, bds 209 Kirk.
Devaney Wm, fireman P M R R, rms 313 Astor.
Devaney Wm H, lab, bds 631 N 3d av.
Devaney Wm J, fireman, bds Mrs Bridget Devaney.
Devaney Winifred F, steno L C Smith & Bros Typewriter Co, bds 209 Kirk.
DeVeaux Andrew, meat ctr Adolph Gluck, res 137 S 15.
DeVeaux Arthur, bkpr Acme Metal Weather Strip Co, res 303 Mott.
DeVeaux Cornelia, bkpr, bds 802 Clinton.
DeVeaux Georgiana, grocer 716 Monroe, res same.
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DeVee Velva, nurse Sag General Hospital, rms 922 S Jefferson av.
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Dever Wm C, engr Bliss & Van Auken, res 131 Bliss.
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Devers George, carp, res 1720 S Niagara.
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Devers Leo E, lab, bds 1720 S Niagara.
Devers Patrick, blksmith, res 1700 S Hamilton.
Devers Theresa M, cashr, bds 1703 S Niagara.
Devers Wm J, miner, res 614 Maine.
DeVien Grover E, vice-pres Diamond Oil Co and real estate, res 605 N 5th av.
Devine Charles H, inspr Scheurman Lumber Co, res 708 Meredith.
Devine Dorris, bds 708 Meredith.
Devine James H, baker, bds 439 Douglas.
Devine John, cooper, res 107 King.
Devine Minnie F, bkpr, bds 708 Meredith.
Devine Ruth K, clk Seitner Bros, bds 708 Meredith.
Devitt James, lab, bds 722 N 3d av.
Devitt Thomas J, sorter, res 916 N 5th av.
Devlin Laura C, dept mngr **THE M W TANNER CO**, res 1007 N Harrison.
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DeWater Clyde J, opr W U Tel Co, rms 427 S Washington av.
DeWees Alfred R, asst div engr P M R R, res 708 S Jefferson av.
Dewey Charles M, cooper, res 519 Cronk av.
Dewey F Hugh, slsmn C L Roeser Co, res 1102 S Hamilton.
Dewey Stewart, civil engr, rms 705 S Washington av.
DeWitt, see also Witt.
DeWitt Henry R, acct, res 1619 Court.
DeWitt Will E, sec-treas Brand & Hardin Milling Co, res 1007 Court.
Dexter Almond F, clk, bds 606 Cronk av.
Dexter Cass R, trackman, res 606 Cronk av.
Dexter Earl W, weighmaster Joint Rate Weighing and Insp Bureau, bds 716 Hoyt av.

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Dexter John B, clk P M R R, bds 716 Hoyt av.
Dexter Judson G, local freight agt G T Ry, res 716 Hoyt av.
Dey, see also Day.
Dey Elmer H, carp, res 923 N Mason.
Dey John W, carp 711 Waller, res same.
Dey Muriel M, bds 711 Waller.
Dey Ralph, carp, res 1009 S Harrison.
Dey Wm, student, bds 711 Waller.
DeYoung John, fireman P M R R, res 211 Norman.
Dezelah Charles, filer, res 708 N Hamilton.
Dezelah C Leroy, lab, bds 708 N Hamilton.
Dezelah Gilberta E, bds 708 N Hamilton.
Dezelsky Edward, student, bds 1116 S Hamilton.
Dezelsky Frank, student, bds 1116 S Hamilton.
Dezelsky Joseph, contr 1116 S Hamilton, res same.
Diamond, see also Diment and Dimond.
Diamond Andrew, miner, bds 215 King.
Diamond Anna, waiter European House, bds 215 King.
Diamond Earl G, inspr Sag Beef Co, res 824 N Porter.
Diamond Frank M, clk Peter Diamond, bds 819 N 2d av.

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Dorsey Allen, mach tndr, res 1608 S Hamilton.

Dorsey Dennis, car inspr, bds 1001 N 6th av.

Dorsey Elizabeth (wid John), res 711 Carlisle.

Dorsey John, switchman, bds 711 Carlisle.

Dorwaldt Freda, res 432 Wisner.

Dipworth Art Co. 118 North Jefferson Ave. *We Make a Specialty of Office Pictures*

Dorward Agnes, domestic, 1016 Genesee av.

Dorward Arabella, domestic 1517 S Washington av.

Dorway Albert P, lab, res 183 Thayer.

Dorwin Ernest W, painter, res 1209 Clinton.

Dorwin Susan (wid Amos), bds 1021 S 4th av.

Dotts Bert E, bkpr C K Eddy & Sons, bds 534 N Franklin.

Doty Wm A, bds 723 Benjamin.

Doubestine August, lab, res 225 Kendrick.

Doubles George, mach, bds Park House.

Dougherty, see also Doherty.

Dougherty Eva, trimmer Sag Specialty Co, bds 127 Douglas.

Dougherty George F, mach hd Lufkin Rule Co, bds 127 Douglas.

Dougherty Homer, res 215 Martha.

Dougherty John T, mach hd Saginaw Ladder Co Ltd, bds 127 Douglas.

Dougherty Matthew, condr, bds 728 N 4th av.

Dougherty Peter, lab, bds 127 Douglas.

Dougherty Philip, bell boy, bds 131 N 3d av.

Doughitt Bessie, bds 1131 N 6th av.

The H. B. Arnold Company
Everything for the Office 129 No. Franklin Street

Fancy Dyeing **Cosendai Dye Works**
CLEANERS Established 1877
127-133 N. Jefferson Ave. Both Phones

Dougherty Wm J, laddermkr Saginaw Ladder Co Ltd, res 127 Douglas.
Doughitt Mary, mach opr Modart Corset Co, bds 1131 N 6th av.
Doughitt Omar, foreman, res 1131 N 6th av.
Doughty Arthur J, res 933 S Washington av.
Doughty Arthur J Jr, bds 113 Hayden.
Doughty Block, 122-124 N Washington av.
Doughty Emma, maid 501 Howard.
Doughty Franciska (wid Fred), res 1803 Genesee av.
Doughty Fred (aged 52), died Jan 9, 1913.
Doughty Helen, tchr, bds 147 S Bates.
Doughty Marcia C, bds 1803 Genesee av.
Doughty Thomas E, carrier P O (w s), bds 921 Vermont.
Doughty Walter B, ruler W J McCron, res 147 S Bates.
Douglas Catherine, tchr High School, bds 316 Cherry.
Douglas Charles E, mach, res 1014 N Bond.
Douglas Claude R, appr, bds 1812 Janes av.
Douglas Colin W, mach opr Natl Engineering Co, res 1002 Adams.

Genesee Soft Nut Coal
BEST FOR RANGES - IT IS HOT STUFF
Val. Tel. 422 Genesee Coal Co. 501 Emily St. Bell Tel. 787

Douglas John, porter Natl Engineering Co, bds 1002 Adams.
Douglas Robert H, blksmith Allington & Curtis Mnfg Co, res 817 N Mason.
Douglas Wilbur J, painter, bds 1409 N Niagara.
Douglas Wm H H, res 1812 Janes.
Douglas Wm M, clk, bds 1002 Adams.
Douglass Elizabeth (wid Joseph), res 1037 S Weadock.
Douglass Harry, barber Samuel Greenwald, res 1508 S Niagara.
Douglass Mary, clk **THE M W TANNER CO**, bds 527 Cornelia.
Douglass Peter W, miner Con Coal Co, res 527 Cornelia
Douglass Robert, blcksmith, res 737 N 3d av.
Douglass Samuel, driver John Schmelzer, res 912 N 4th.
Douglass Wallace A, mach P M R R, res 720 N Franklin
Douglass Wm, press fdr W J McCron, bds 527 Cornelia.
Doutre Ferdinand J, janitor Bearinger bldg, res 209 Spruce.
Doutre Stephen, carp, res 523 Stanley.
Dow Edward E, miner, res 1045 Brockway.
Dow Eileen, bds 1045 Brockway.

The Grande Livery, Sale and Boarding Stable
312 N. Hamilton Both Tels.

Grohman THE FLORIST
STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
PHONE 248.

FRED D. FARMER, Optometrist
221 GENESEE AVE.
ARTIFICIAL EYES, HEARING APPLIANCES
We Make our Own Glasses

LINOTYPE COMPOSITION A SPECIALTY
212-214-216 N. FRANKLIN
W. J. McCRON

Dow Flossie J, bds 1045 Brockway.
Dow Mabel, bds 1045 Brockway.
Dow Maria H, res 617 S Park av.
Dow Mary (wid John), bds 459 Russel.
Dow Mary E, librarian Sag Public Library (e s), bds 617 S Park av.
Dow Ora, domestic 625 S Jefferson av.
Dowd Henry J, mach hd, bds 614 N 2d av.
Dowd John H, condr P M R R, res 614 N 2d av.
Dower Edna R, bds 231 S 14th .
Dower Elmer E, lab, bds 231 S 14th.
Dower Frederick, carp, res 231 S 14th.
Dower Fred E, painter E F Crevia, bds 231 S 14th.
Dower Nora C, bds 231 S 14th.
Dowis Clarence W, mach hd, bds 716 S Oakley.
Dowis Herbert H, pulley mkr, res 229 Brenner.
Dowis Ina, student, bds 716 S Oakley.
Dowis Vinton, carp, res 716 S Oakley.
Dowis Vivian, student, bds 716 S Oakley.
Downer John A, removed to Owosso, Mich.
Downham Jennie, nurse Sag General Hospital.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
Both Phones 822

Downie Ray L, trav agt Sag Hardware Co, bds Kerby Hotel.
Downing Richard J, slsmn Singer Sewing Machine Co, res 627 N Oakley.
Downs Emma (wid John), res 812 S Water.
Downs George A, fireman City Water Works (e s), res 1008 S Michigan av.
Downs Wm H, res 720 S Washington av.
Doxsee Wm J, propr Sag Plating Works, res 119 Mott.
Doyle Clarence, candymkr Val Sweets Co, bds 1226 Gratiot av.
Doyle Clarice L, steno Jackson-Church-Wilcox Co, bds 1226 Gratiot av.
Doyle Dennis, filterman, res 1009 N Bond.
Doyle Eugenie F, nurse Saginaw General Hospital.
Doyle John, welder, res e s Helena, 1 n of Wadsworth
Doyle John J, carp, res n s Carrollton, 2 n of Grant.
Doyle Lawrence B, horseshoer J E Wills, bds 412 S Baum.
Doyle Mamie C, dressmkr 17-18 Cass blk, res Zilwaukee.
Doyle Moses F, sexton, res 211½ N Hamilton.
Doyle Wm, lab, bds 521 Greenwich.

COOK WITH GAS

THE J. W. IPPEL CO. FANCY GOODS
Val. Tel. 2892 Mich. Tel. 3002

Doyle Wm, sergeant police dept (e s), res 617 S Porter
Draeger Catherine (wid Gottlieb), bds 500 Walnut.
Dragoo George B, trunkmkr Lieberman Trunk Co, res 419 Webber.
Dragula John, cabtmkr Feige Desk Co, res n s Hosmer, 2 w of S 17th.
Dragula Joseph, lab, bds John Dragula.
Drake Elmer H, lab Sag Table & Cabinet Co, res 405 N Carolina.
Drake Orren W, elev opr, rms 115 S Jefferson av.
Draper Alexander O, grocer 1241 S Warren av, res 1806 Genesee av.
Draper Duane W, student, bds 1408 Genesee av.
Draper Harold D, student, bds 656 S 4th av.
Draper Helen F, bds 1408 Genesee av.
DRAPER JESSE D (Successor to Schupp & Draper), Insurance Agent, 306-307 Eddy Bldg, Both Tels 127, res 1408 Genesee av, Tels: Mich 17, Val 1066.
Draper Sarah T (wid C Stuart), res 217 Fitzhugh.
Draves, see also Drewes.
Draves August, waiter Martin Skelcy, res 1925 Madison.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Draves Benjamin, bartndr O H Rohrbeck, res 1102 S Webster.
Draves Clarence, bds 332 S 14th.
Draves Frank M, bartndr Martin Skelcy, res 2254 Ames
Draves Lorenz, lab, res 2248 Ames.
Dray Virginia C Mrs, res 1244 S Washington av.
Dreamland Theater, P G Babcock mngr, 408 Genesee av.
Dreier, see also Dreyer.
Dreier Franz, gymnasium tchr High School (e s), res 320 S 6th av.
Driest Charles, miner, bds 603 Moore.
Driest Herman E, miner, res 131 Marquette.
Driest Wm F, tmstr, res 603 Moore.
Dreixler Conrad J, mach, res 616 Mershon.
Dreixler Theodore, blksmith G W Piper, res 1645 S Warren av.
Drennan Harry, chauffeur Sag Beef Co, bds 913 S Warren av.
Dresdner Max, bds 614 Burt.
Dresser Ora A, foreman Joliet Bridge and Iron Co, rms Wright's Hotel.
Drew James, lab, res 1323 Holland av.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid up Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

Bob White Poultry Feed
(Best on Earth) CALLAM MILLS

Drew Mary Mrs, res 1323 Holland av.
Drewers, see also Draves.
Drewes Michael, lab, res 127 Schemm.
Drexler Wendlin, lab, res 219 S 6th av.
Dreyer, see also Dreier.
Dreyer Abraham B, shoes 1521 Janes av, res 1517 same.
Dreyer Anna, steno, bds 317 S 9th.
Dreyer Jacob, clk A B Dryer, bds 1517 Janes av.
Dreyer Meyer, clk Barie's, bds 1517 Janes av.
Dreyer Meyer, shoemkr W J Schultz, bds 1517 Janes av.
Dreyer Oscar, tailor Bootie Messenger Service, res 317 S 9th.
Dreyer Rebecca, cash girl, bds 317 S 9th.
Dreyer Sadie, clk M B Weinberg, bds 317 S 9th.
Dreyer Sarah, clk A B Dreyer, bds 1517 Janes av.
Driggs Tru E, clk M C R R, res 128 S 4th av.
Drolet Frank, collr, bds 608 S Bond.
Dropek Bertha, domestic 832 Hoyt av.
Dropeck Chester J M, clk J J Tessmann, bds 701 Perkins.
Drow Albert, glasswkr, bds 646 Wood.

W. A. WILL Maker of Men's Photographs Only
Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Druckhamer Ehrett C, bkpr German American State Bank, bds 1427 Janes av.
Druckhamer Joseph H, res 1425 Janes av.
Druelle August, glasswkr, res 2819 Wood.
Druelle August, lab, res 2507 S Michigan av.
Drum Ellen (wid Wm), bds 1035 S Washington av.
Drumm Amy, sorter, bds 1308 S Niagara.
Drumm Floreice, feeder, bds 1308 S Niagara.
Drumm Frederick W, cooper Malcolm & Brown, res 1308 S Niagara.
Drummond Peter, pres and mngr Hill-Drummond Lumber Co, res 702 S Weadock av.
Drury George, trav agt Symons Bros & Co, res Port Huron, Mich.
Drysdale Alexander, res 439 S Weadock av.
Drysdale James M, bkpr, bds 439 S Weadock av.
Drysdale Wm B, bkpr Schust Baking Co, bds 439 S Weadock av.
Duant Charles, lab, res 1020 Durand.
Dubay Ida, caner M E I B.
Dubaya Vincent, fireman P M R R, res 920 N Washington av.

HENRY FEICE & SON, Agents for
Globe-Wernicke Sectional Book Cases.
113-121 SOUTH BAUM. Tels. Mich. 140-L. Val. 1099-A.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

127 N. Franklin St. Saginaw, Mich. Bliss-Alger COLLEGE. Day & Night School Enter any time

Dubeau, see also Debeau and Duby.
Dubeau Alphonse, watchman, res 1408 Holland av.
Dubeau Arthur, bench hd Lufkin Rule Co, bds 1408 Holland av.
DuBeau Clara E (wid Joseph), laundress, res 125½ N Hamilton.
Dubeau Earl, clk, bds 1408 Holland av.
Dubeau Joseph, lab, bds 1408 Holland av.
Dubeau Vincent, bds 1408 Holland av.
Dubey Carrie I, cashr M C Murray, bds 840 N Washington av.
Dubey Edna M, bds 840 N Washington av.
Dubey Elizabeth M, glassctr Central Cut Glass Co, bds Raphael Dubey (B V.)
Dubey Ernest, carp, res 840 N Washington av.
Dubey Frank R, lab, bds 840 N Washington av.
Dubey George, driver, bds Raphael Dubey (B V).
Dubey Joseph, lab, res 519 Hill.
Dubey Lizzie M, appr, bds Raphael Dubey (B V).
Dubey Mary, glassctr Central Cut Glass Co, bds Raphael Dubey (B V).

F. TAUB & SONS, Architects
Builders and Dealers in Real Estate
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Dubey Raphael, res n s N Washington av, 3 w of Korndall (B V).
DuBois Moses, contr 808 Atwater, res same.
DuBuisson Henry, harnessmkr Morley Bros, rms 327 N Franklin.
DuBrulle Julian, miner, res 1701 Van Buren.
DuBrulle Julian Jr, lab, bds 1701 Van Buren.
DUBY AUGUSTIN J, Buffet, 112 S Washington av, Tels: Mich 1092, Val 1553-R, res 1232 same, Mich Tel 144.
Duby Catherine, packer Sommers Bros' Match Co, bds 630 S 14th.
Duby Ethel V, sorter Sag Grain Co, res Zilwaukee, Mich
Duby Frank, bds 726 S 13th.
Duby James, lab, res 223 Shattuckville rd, Carrollton.
Duby Louis, res 210 Jeffers.
Duby Mary, pkr Sommers Bros Match Co, bds 726 S 13
Duby Nettie, bkpr, bds 418 S Weadock av.
Duby Peter, res n s N Washington av, 2 w of Kimball
Duby Robert, mach hd Edward Germain, res 726 S 13th.
Duby Tony, lab, res n s Bancroft, 2 e of S 15th.
Duby Wm, lab, res n s Burt, 1 e of 15th.

H. A. Savage Co. 604 Bearinger Building Bell Phone 500 Plate Glass & Burglary Insurance of all kinds

Municipal BONDS THOS. D. BUICK Telephones { Bell 365 Valley 597 211-212 BEARINGER BUILDING MODERN PREFERRED STOCKS

MURPHY & O'HARA
714-716 Genesee Avenue.
Both Phones.
Dealers in all kinds of
CARPETS, RUGS, OIL CLOTHS
AND LINOLEUM.

Flour, Feed and Farm Produce
VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Groceries and Meats
BOTH PHONES

Duby's Billiard Hall, Augustine J Duby propr, 112 S Washington av.
Ducham Evelyn M, student, bds 915 Mackinaw.
Ducham John H, capt Fire Station No 13, res 915 Mackinaw.
Duchane Clarissy (wid John), bds 500 S Washington.
Duchane Henry, marine engr, bds 400 King.
Duchane Nellie E, inspr E A Robertson Co, bds 729 N Harrison.
Ducharme Charles, mach, res 645 Greenwich.
Ducharme Napoleon, ctr C A Andrus, res 809 S Webster
Ducharme Walter E, molder, res 415 Stone.
Ducker Wm Jr, condr P M R R, rms 633 N Franklin.
Duclos Carl Jr, clk R Christensen, res 506 N Andre.
Duclos Charles F, shoemkr J L Schweinshaupt, bds 1416 Adams.
Duclos Richard J, foreman Symons Bros & Co, res 1416 Adams.
Duclos Walter, clk R Christensen, bds 506 N Andre.
Dudding Waldo R, mnfrs' agt 401 Weichmann bldg, bds Bancroft House.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

Dudgeon Elizabeth, bds Hugh Dudgeon.
Dudgeon Hugh, farmer, res e s Genesee av, 1 n of Tatham.
Dudgeon Wm C, clk Sag Val Drug Co, res 226 S 4th.
Dudgeon Wm C Jr, student, bds 226 S 4th av.
Dudkewicz Walter, mach hd Feige Desk Co, bds 149 16
DUDLEY GEORGE OSGOOD, F A A, Public Accountant, 502 Bearinger Bldg, Tels: Mich 121, Val 76, res 136 N Weadock av, Mich Tel 2065-L.
Dudoveaz Anna B, clk George Dudoveaz, bds 1207 Williamson.
Dudoveaz Frank S, saloon 1224 Hess av, bds 1207 Williamson.
Dudoveaz George, grocer 1224 Hess av, res 1207 Williamson.
Dudoveaz George, miner, res 804 Randolph.
Dudoveaz Helen, clk George Dudoveaz, bds 1207 Williamson.
Dudoveaz John, bartndr F S Dudoveaz, bds 1207 Williamson.
Dudoveaz Peter, miner, res 818 Randolph.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

KODAKS AND CAMERAS
At M. E. Danforth's 113-115 S. Jefferson Ave.

Duell James, res 407 N Mason.
Duell Kate Mrs, bds 627 Elinor av.
Duell Lena B, bds 407 N Mason.
Dueweke Louis, engr P M R R, res 230 N 5th av.
Duez Alexander, fireman, res 400 S Carolina.
Duff Ashton W, mach hd Jackson-Church-Wilcox Co, bds 721 S Bond.
Duff Charles E, ship clk A T Ferrell & Co, res 721 S Bond.
Duff David L, foreman, res 1926 Hancock.
Duff Jennie J, sorter Sag Grain Co, bds 721 S Bond.
Duff Mabel, dressmkr, bds 1926 Hancock.
Duffany E Elizabeth, birds 126 S Water, res same.
Duffany Henry, printer and upholr 126 S Water, res same.
Duffany Joseph, shoemkr 721 Gratiot av, res 703 S Granger.
Duffett Frederick, painter, res 415 King.
Duffett Frederick A, lab, res 413 Stanley.
Duffett Thomas H, lab Sag Grain Co, res 109 Dearborn.

LOOK FOR THE
UNION LABEL

Duffett T Earl, mach hd A T Ferrell & Co, bds 109 Dearborn.
Duffett Wm J, sawyer, res 201 Vermont.
Duffy Bernie B, clk Morley Bros, rms Schmelzer apts.
Duffy Daniel A, electrn, bds 514 Hanchett.,
Duffy Gertrude, clk M C Murray, bds 514 Hanchett.
Duffy Helen M, tchr Stone School, bds 514 Hanchett.
Duffy James W, bds 1711 State.
Duffy Jeanet M, clk J E Anderson Co, bds 514 Hanchett
Duffy Joseph, engr Sag Mirror Wks, res 232 Eddy.
Duffy Roy, hlpr W K T Wright, res 223 N 6th av.
Duffy Theresa C, res 514 Hanchett.
Duffy Wm J, tinner Alex Jacobi, res 177 Pleasant.
Dufort Bessie, milliner Mrs G M Chase, bds 920 S Harrison.
Dufort Joseph J, res 920 S Harrison.
Dufort Robert J, electrn, bds 920 S Harrison.
Dufresne Alfred, bds Arndt Hotel.
Dugan Elizabeth H, bds 425 Farwell.
DUGGAN JOHN J, Coal and Wood, Shingles and Lumber, Cedar Posts, Gravel, Cinders and Cement, 1100 N Washington av, Val Tel 673-A, res 425 Farwell, Mich Tel 1410-L.

RIPSLINGER BROS., Cinders and Cement
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar and Pickle Co.
CIDER VINEGAR. IT IS SUPERIOR.
MANUFACTURERS OF "OAKLAND" Brand
Try it and be convinced. ASK YOUR JOBBER.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Duggan Leo J, clk J J Duggan, bds 425 Farwell.
Duggan Mary, boarding 410 Johnson.
Duggan Myrtle A, steno, bds 425 Farwell.
Duggan Nora, shirt mnfr 410 Johnson, res same.
Duhime Henry J, lumberman, res 1200 Gratiot av.
Duhime Mildred M, chief opr Mich State Tel Co, bds 1200 Gratiot av.
Duhoski Joseph, lab, res 705 Randolph.
Dukarski Eustatia (wid Wm V), res 359 S 14th.
Dukarski Helen J, bkpr W H Martin, bds 359 S 14th.
Dukarski Irene, bds 359 S 14th.
Dukarski Joseph, timekpr, bds 359 S 14th.
Dukarski Lucy E, steno The U S Graphite Co, bds 359 S 14th.
Dukarski Stanislaus, meats n e cor N 16th and Fuller (B V), res same.
Dukarski Sybil, bds Stanislaus Dukarski (B V).
Dukatte, see also Duquette.
Dukatte Edward H, mach hd Lufkin Rule Co, bds 333 N Franklin.
Dukatte Minnie H Mrs, furn rooms 333 N Franklin.

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If so, Try Our
Quinine Hair Tonic
It Actually Grows Hair.
Made and Sold Only By
NEUENDORF & SCHMECK
The Progressive Pharmacists
Two Stores 420-422 W. Genesee Ave.
505 S. Michigan Ave.

Dukatte Theodore, lab, bds 421 S Webster.
Dukavic Frank (Smokaska & Dukavic), res 512 S 11th.
Dukavic Jacob, carp, res 207 N 11th.
Dukavic John (aged 75), died Feb 17, 1912.
Dukavic Josephine (wid John), res 115 S 10th.
Dukavic Peter, lab, bds 115 S 10th.
Dukey Louis, miner, res 636 S 14th.
Dull Carroll H, clk **THE M W TANNER CO,** bds 320 S Washington av.
Dull Emma J (wid Shannon), dept mngr **THE M W TANNER CO,** bds 320 S Washington av.
Dulski John, foreman C W Henning & Son, bds 709 Randolph.
Dulski Walter, sausagemkr, res 709 Randolph.
Dumas John O, carp, res 323 Wadsworth av.
DUN R G & CO, The Mercantile Agency, Wm R Botsford Mngr, 208-209 Eddy Bldg, Both Tels 14.
Dunajewski Edmund, bds 1608 Congress av.
Dunajewski Frank, car repr, res 1608 Congress av.
Dunajewski Joseph, bds 1608 Congress av.
Duncan Clara Mrs, mach opr Saginaw Silk Garment Co, res 341 Barnard.

Tierney Bros.
217 Genesee Avenue
Val. Tel. 290 Mich. Tel. 528
We Loan Money
ON YOUR WAGES, WITHOUT ENDORSERS OR SECURITY

REID & SCHWEMER ELECTRICAL CONTRACTORS
Mich. Tel. 807-J 408 Tuscola

A. Deisler & Son | **UNDERTAKERS** Chapel in Connection
705-711 Germania Ave.

Duncan Helen, nurse 416 S Michigan av.
Duncan James, mngr Milne Bros, res 613 N 6th av.
Duncan Jane, assembler Lufkin Rule Co, bds 913 Webber.
Duncan John, lab, bds 3421 Barnard.
Duncan John S, granite ctr Hobson & Co, res 128 N Warren av.
Duncan Robert, brickburner, res 913 Webber.
Duncan Robert B, carp Modart Corset Co, res 720 N 3d.
Dungey Clarence, lab, res 711 S Andre.
Dungey Wm J, woodwkr, res 623 S Oakley.
Dunham Frank P, testman Mich State Tel Co, res 1119 N Fayette.
Dunham John A, supt Columbia Western Mills, res Bay City, Mich.
Dunk Block, 518-526 Genesee av.
Dunk Maria E (wid Alfred A), res 321 S Jefferson av.
Dunkel J Ambrose Rev, pastor Warren av Presbyterian Church, res 710 S Weadock av.
Dunkelman John, foreman, res s w cor Kimball and Burton.

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Electrical Contractors **Motor Repair Work our Specialty**
Armature Winding **Agents-General Electric Motors in Stock** **407 Amea St. W. S.**

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Dunkley Benjamin H, removed to Kalamazoo, Mich.
Dunlap Ira E, drugs 1720 Janes av, res 1905 same.
Dunlap Jennie L (wid Robert), bds 603 S Washington.
Dunlap Leo, asst cashr, bds 1521 S Michigan av.
Dunlap Louis, carp, res 310 Tuscola.
Dunlap Wm A, bartndr Herman Trier, res 723 Kendrick
Dunlap Willis C, bartndr G J Bovis, bds 414 S Water.
Dunlap W Lee, clk G T Ry, rms 450 S Washington av.
Dunn Anthony, lab, bds 830 Salt.
Dunn A Grace, tchr Bliss School, bds 1908 N Fayette.
Dunn Catherine (wid John C), res 636 N Franklin.
Dunn Earl, lab, bds 505 S Fayette.
Dunn Eliza, clk Saginaw Plate Glass Co, bds 715 S 10
Dunn Frank W, removed to Vassar, Mich.
Dunn George E, janitor High School (e s), res 715 S 10
Dunn George T, hlpr, res 915 N 6th av.
Dunn Helen, maid 328 N Warren av.
Dun Irene M, steno, bds 1908 N Fayette.
Dunn Irma K, steno Fenton, Maier Co, bds 1908 N Fayette.

EUREKA BOILERS STEAM WATER **HEATING**
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating & Ventilating Co. 113 N. WATER ST. SAGINAW, MICH

SAGINAW HARDWARE CO. | **GUNS, AMMUNITION**
West Side, 200-208 S. Hamilton St. Both Phones 2894 | Fishing Tackle and Base Ball Goods

DRINK SCHEMM'S BEER
SAGINAW, MICH.
IT IS PURE.

Dunn James H, sewer inspr, res 1908 N Fayette.
Dunn James T, chipper, res 614 Catherine.
Dunn John, mach, bds 715 S 10th.
Dunn Lena R, steno The U S Graphite Co, bds 636 N Franklin.
Dunn Lois, tel opr Sag Plate Glass Co, bds 715 S 10th
Dunn Nelson J, asst F E Case & Son, rms 305 S Michigan av.
Dunn Norman N, barber 224 S Hamilton, res same.
Dunn Raymond, bds 715 S 10th.
Dunn Vincent, lab, res 2218 S Jefferson av.
Dunning Wilfred H, ctr E A Robertson Co, res 510 Sheridan av.
Dupero Wm, lab, bds 312 Glasby.
Dupraw Clarence, mach, res 1502 S Warren av.
Dupraw Edward, bench hd Lufkin Rule Co, bds 807 Hess av.
Dupraw Electa (wid Jacque), res 701 N Harrison.
Dupraw Elizabeth (wid Harry J), dressmkr 301 N Warren av, res same.
Dupraw Flora (wid Eli), bds 724 Lapeer av.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

Dupraw Howard, carp, bds 722 Union av.
Dupraw Joseph, lab, res n s Maple, 1 w of McKinley.
Dupraw Leffa, bds Joseph Dupraw, Carrollton.
Dupraw Lenore A, bds 1101 Lapeer av.
Dupraw Louis W, lab, res w s Eddy, 1 n of Weiss.
Dupraw Mildred, clk Barie's, bds 722 Union av.
Dupraw Maud, clk Barie's, bds 310 N Weadock av.
Dupraw Roy J, photog, res 724 Lapeer av.
Dupraw Wm, lab, res 807 Hess av.
Duprey Beatrice E, polisher Central Cut Glass Co, bds Peter Pappineau (B V).
Duprey Frank, attndt Bartow & Enright, bds 443 S 12th
Duprey Frank, lab, bds 825 N 8th.
Duprey Louis N, carp, res 1310 N 8th.
Duprey Mamie, bds 825 N 8th.
Duprey Thomas, carp, res 825 N 8th.
Dupuis Clara, tchr Carrollton Union School, bds Peter Dupuis, Carrollton.
Dupuis Cloface, painter, bds Elzear Dupuis, Carrollton.
Dupuis Elzear, gardener n e cor Hickory and Madison.
Dupuis Emma (wid Edward), res 443 S 12th.
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Dupuis Malvina, bds Elzear Dupuis, Carrollton.
Dupuis Mary, bds Nazaire Dupuis, Carrollton.
Dupuis May I, manicure 443 S 12th, bds same.
Dupuis Napoleon, lab, bds Peter Conley, Carrollton.
Dupuis Nazaire, grocer w s Carrollton, 2 n of Walnut, res n s Hickory, 1 w of Jackson, Carrollton.
Dupuis Patraline, bds Elzear Dupuis, Carrollton.
Dupuis Peter, gardener n s Hickory, 1 w of Jackson, Carrollton, res same.
Dupuis Philious, lab, bds Peter Dupuis, Carrollton.
Dupuis Theophile, lab, res n s Maple, 4 n of Grant.
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Durand Wm, bds 1 Holland ct.
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Durfee Charles N, fireman P M R R, res 738 N 3d av.
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Dwyer Mary (wid Michael), res 1021 Tuscola.
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Dyer Roland, fireman P M R R, res 214 Norman.
Dyer Stanley, bds 1431 Atwater.
Dyer Thomas P, supt, res 1612 Holland av.
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Easton Charles, lab, bds 640 Douglas.
Eastville Wm, miner, res 115 Douglas.
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Eaton Cyrus C, carrier R F D 4 (w s), res 1023 S Fayette.
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Edwards Levi R, lab, res 622 Bundy.
Edwards Levi R Jr, florist, bds 622 Bundy.
Edwards Mark R, mach Lufkin Rule Co, res 312 Russel.
Edwards Mary (wid George W; aged 76), died Aug 16, 1912.
Edwards Oren, res 222 Grant.
Edwards Rhoda (wid Pierpont), bds Wm E Choate.
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Egerer Joseph A, clk C L Roeser Co, bds 1112 S Harrison.
Egerer Samuel (Egerer Bros), res 231 N Jefferson av.
Egerer Samuel G, appr Lufkin Rule Co, bds 111 N 5th.
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Eggert Casper, hlpr Jackson & Church Co, bds 206 Division.
Eggert Christopher J, carp, bds 132 Russel.
Eggert Emma, tchr Jones School, bds 547 S 12th.
Eggert Ernest G C, res 547 S 12th.
Eggert Johanna M M (wid Joachim), res 329 S 10th.
Eggert Kate, maid 502 N Washington av.
Eggert Louis, res 216 S 9th.
Eggert Paline, dressmkr 547 S 12th, bds same.
Eggleston Lillian J (wid Harry), bds 223 Hess av.
Egler John, engr, bds 403 Elinor av.
Egloff Edward F, bds 601 Randolph.
Egloff E Frank, farmer, res 601 Randolph.
Egloff Joseph D, millwright, res 616 Randolph.
Egyet Adam, lab, res 1500 Wheeler.
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Eib Bertha (wid Philip G), res 821 Mackinaw.
Eib Bertha, bds 821 Mackinaw.
Eib Gertrude, student, bds 815 Mackinaw.
Eib Herbert G, elev opr, bds 815 Mackinaw.
Eib John E, painter 809 Mackinaw, res 815 same.
Eib Philip, painter J E Eib, res 1008 Williams.
Eib Wm H, painter Helmuth Klein, res 510 S Granger.
Eich Elsie E, mach opr Saginaw Silk Garment Co, bds 325 Brenner.
Eich Herman, ship clk Sag Milling Co, res 116 S 9th.
Eich Wm, lab, res 325 Brenner.
Eichenlaub Martin, lab, res 835 Sheridan av.
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Eymer Emile, bds 109 Lapeer av.
EYMER HERMAN H, City Engineer and Vice-Pres Wm Polson & Co, Sec-Treas Saginaw Bridge & Construction Co, res 402 Owen.
Eynon Agnes I, bkpr Still Bros, bds 2150 Court.
Eynon Albert, miner, res 2150 Court.
Eyremanko John, lab, res 939 N 6th av.
Ezop Blanche, bds John Ezop (B V.)
Ezop Francis, bds John Ezop (B V.)
Ezop John, oiler, res e s n 16th, 1 n of Cornelia (B V.)
Ezop Joseph, car checker, bds John Ezop (B V.)
Ezop Thomas, oiler, res n e cor N Washington and 14th
Faber August F, polisher Jackson-Church-Wilcox Co, res 221 Linton.
Fagel Henry, rms 333 N Franklin.
Fagley James R, brakeman, bds 125 S 5th av.
Fahnenstiel John, farmer, res s s Shattuckville rd, 1 w of Barnard.
Fahning Lillie, maid 303 N Washington av.

ED. A. WINTERSTEIN TIN AND SHEET METAL WORK
All Kinds of Tin and Sheet Metal Work Promptly Executed
GALVANIZED ROOFING A SPECIALTY 1224 Court St. Both Phones

Fahy John, lab, bds 1521 S Michigan av.
Failing Charles C, dist plant chief Mich State Tel Co, res 734 S Jefferson av.
Fainan Thomas, lab, res 704 N Franklin.
Fair Catherine, clk **THE M W TANNER CO**, bds 723 N Hamilton.
Fair Gordon, lab Sag Milling Co, bds 509 Hanchett.
Fair Gustav, mach hd, bds 511 S Harrison.
Fair Louis G, vice-pres S Fair & Son, bds 723 N Hamilton.
Fair Mae M, sec and treas S Fair & Son, bds 723 N Hamilton.
Fair Samuel, pres S Fair & Son, res 723 N Hamilton.
Fair Samuel S Jr, removed to Laporte, Ind.
Fair S & Son, Samuel Fair pres, Louis G Fair vice-pres, Mae M Fair sec and treas, founders and machinists 514 N Hamilton.
Fairbairn Lemuel G, trav agt, res 220 Rust.
Fairman Carrie H, sec Sag Ladder Co, bds 324 N Weadock av.
Faithbreckner August C, miner, res 308 Stark.
Fales Caroline (wid Wm J), res 317 N Porter.

LADIES' AND GENTS' WEARING APPAREL CLEANED AND DYED
WOLVERINE DRY CLEANING CO. | 407-411 N. HAMILTON
Bell Phone 2948. Valley Phone 3000

C. F. Campau
108 South Jefferson Ave. OPTICIAN Valley Phone 440

Loans IN AMOUNTS OF $200 AND UPWARDS ON REAL ESTATE SECURITY. Lowest Rates.
UNION ABSTRACT CO.
MERRILL BUILDING. Opposite Court House.

The largest stock in the city, of Diamonds Jewelry, Silverware, Art Goods, Crystal and Novelties. Visitors always welcome

Fales Frank E, clk G W Bruske, bds 317 N Porter.
Falkenberg Edward D, craneman, res 1922 Wheeler.
Falkenhagen Bertha K, clk, bds 312 Burt.
FALKENHAGEN FRED L, pres Wolverine Dry Cleaning Co, res 300 Burt.
Falkenhagen Hilda M, bds 312 Burt.
Falkenhagen John F, shoemkr 304 Burt, res 312 same.
Falkenhagen John H, barber H J Lemcke, res 341 S 7th.
Falkenhagen Walter A, hlpr Mich State Tel Co, bds 312 Burt.
Falkner Frank, sheetmetalwkr Sag Sheet Metal Wks, res 1905 Madison.
Fall Blanche S, mach opr Sag Silk Garment Co, bds 1420 Hancock.
Fall Earl, lab, bds 804 N Hamilton.
Fall Floyd, lab Sag Table & Cabinet Co, bds 804 Hamilton.
Fall Grant A, ctr E A Robertson Co, bds 1420 Hancock.
Fall Ida E (wid Marshall), res 1420 Hancock.
Fall Marshall B, trav agt, rms 431 N Washington av.
Fallon John, res 213 Williamson.

Dipworth Art Co. 118 North Jefferson Ave. | *Art Goods and Artists' Materials*

STOLZ JEWELER 322 Genesee Av. | Engraved Cards, Invitations, Announcements and Stationery Send for Samples and Prices

Fallon John J, bench hd Jackson-Church-Wilcox Co, bds 213 Williamson.
Faltyn, see also Felten.
Faltyn Anna, mach hd, bds 823 Gallagher.
Faltyn Anthony, carp 701 Elizabeth, res same.
Faltyn Frank, res 701 Elizabeth.
Faltyn Ignatz, res 823 Gallagher.
Faltyn John, carp, bds 923 Gallagher.
Faltyn Mary, bds 923 Gallagher.
Faltyn Stanley, bds 923 Gallagher.
Faltyn Vincent, carp 923 Gallagher, res same.
Falvey John M, lab, rms 335 N Baum.
Family Theater, G R Durkee propr, 417 Court.
Fancher Chester J, barber G E Reed, res 515 N 9th.
Farley Charlotte, bds 1010 Union av.
Farley Minerva Mrs, res 1010 Union av.
Farley Thomas C, weigher, res 1506 S Michigan av.
Farley Wm, track boss M C R R, res 234 Hermansau.
Farmer Anna, domestic 927 S Jefferson av.
Farmer Benjamin B, general bkpr Bank of Saginaw, bds 640 S Weadock av.
Farmer Catherine, steno Quinn & Murray, bds 1027 Emerson.

The H. B. Arnold Company
Loose Leaf Ledgers 129 No. Franklin Street

Cleaning and Dyeing of Wearing Apparel, Household Furnishings, Carpets, Etc.
Cosendai Dye Works Established 1877
127 to 133 N. Jefferson Ave Both Phones

Farmer Charles, photo engr Seemann & Peters, rms 808 Johnson.
Farmer Charles W, carriage pntr Wm Farmer, bds 1027 Emerson.
Farmer Esther, binder W J McCron, bds 1027 Emerson.
Farmer Floyd D, turner, bds 1300 S Michigan av.
Farmer Fred, student, bds 1027 Emerson.
FARMER FRED D, Manufacturing Optician, 221 Genesee av, Val Tel 228, res 629 S Park av. (See left top lines.)
Farmer Joseph H, mach hd Jackson-Church Wilcox Co, bds 1526 N Bond.
Farmer Leah M, clk The Gately Co, bds 1027 Emerson.
Farmer Richard H, cigarmkr Sag Cigar Co, bds 1027 Emerson.
Farmer Sadie C, bkpr J E Anderson Co, bds 1308 Hancock.
Farmer Samuel, real estate 640 S Weadock av, res same.
Farmer Susan E, steno Second Natl Bank, bds 640 S Weadock av.

GENESEE COAL Does Not Clinker Gives Intense Heat
Tels. Bell 787, Val. 422 501 Emily St. E. S. Union & Durand W. S.

FARMER WM, Mnfr of Buggies, Carriages and Sleighs, Blacksmithing and General Repair Work, 312 Van Buren, Val Tel 3031-M, res 1027 Emerson.
Farmer's Handy Wagon Co, Charles McClure pres and genl mngr, F P Cory purchasing agt, Hess av, cor Sheridan av.
Farney Wm B, res 1520 Germania av.
Farnsworth Wm R, bds 824 N 7th.
Farnum Beatrice, tel opr Mich State Tel Co, bds 615 Hess av.
Farnum Willis A, carp, res 615 Hess av.
Farrar Gilbert W, chief engr Jackson-Church-Wilcox Co, 618 Hancock.
Farrell, see also Ferrell.
Farrell Blanche A, dept mngr Seitner Bros, bds 701 N 5th av.
Farrell Emmett A, chauffeur C F Aubry, res 212 S Mason.
Farrell F Dennis, mach, res 515 Davenport av.
Farrell Glenn J, mach hd Jackson-Church-Wilcox Co, bds 1224 Lyon.
Farrell Harriet (wid John E), res 900 Carroll.

John Russell 312 N. Hamilton VETERINARY SURGEON AND DENTIST Both Tels.

THE Grohman STORE 117 SO. JEFFERSON AVE. Greenhouses opp. Forest Lawn Cemetery. FLORIST PHONE 248.

FARMER'S GLASS FACTORY
MAKE THEIR OWN SPECTACLES

Farrell Harry L, traffic mngr Mershon, Eddy, Parker Co, res 2221 N Fayette.
Farrell Julia, maid M E I B.
Farrell Lottie M, milliner A M Rogers, bds 1224 Lyon.
Farrell Michael J, millwright Berst Mnfg Co, res 1224 Lyon.
Farrell Ralph M, clk Valley City Coffee & Spice Mills, bds 1224 Lyon.
Farrell Richard S, molder, res 701 N 5th av.
Farthing Wm J, trav agt, res 342 S 10th.
Farver Evelyn, clk, bds 729 N 4th av.
Farver Letta M, clk F W Woolworth Co, bds 729 N 4th.
Farver Mary H, clk, bds 729 N 4th av.
Farver Wm A, motorman, res 729 N 4th av.
Fassessky Charles, grinder, bds 1720 Jackson.
Fassezke August, lab, bds 917 Kendrick.
Fassezke Frederick, grinder, res 917 Kendrick.
Fassezke Hannah, bds 917 Kendrick.
Fassezke Lena, bds 917 Kendrick.
Fath Catherine, domestic 323 N 4th av.
Faubert, see also Fobear and Fobert.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

Faubert Amelia (wid John), bds 602 Cronk av.
Faubert Andrew, lab, bds 929 Stone.
Faubert Arthur, lab, bds 929 Stone.
Faubert Edward, res 929 Stone.
Faubert Frank, motorman, res 1510 S Warren av.
Faubert Genevieve, bds 213 Cornelia.
Faubert George, lab, bds 929 Stone.
Faubert Junior, lab, bds 929 Stone.
Faubert Louis, res 213 Cornelia.
Faubert Margaret, bds 213 Cornelia.
Faubert Maude, bds 929 Stone.
Faucher Dennis A, dentist 116½ N Michigan av. rms same.
FAUCHER JOHN P, Attorney-at-Law, 304 Geisler Blk, Tels: Mich 565, Val 508-B, and Circuit Court Commissioner, res Hemlock, R F D 5.
Faughnan Bernard, watchman Sag Brewing Co, res 131 Siegel.
Faulkner Frank E, assembler Jackson-Church-Wilcox Co, res 402 N Andre.
Faulkner Julia A, clk Western 5 and 10c Stores Co, bds 402 N Andre.

W. J. McCRON COMMERCIAL PRINTING.
212-214-216 N. FRANKLIN.

COOK WITH GAS

THE J. W. IPPEL CO. HOSIERY and Underwear
Val. Tel. 2892 Mich. Tel. 3002

Faulmann Leonard L, cableman Mich State Tel Co, bds 116 State.
Faulmann Wm H, foreman, res 1116 State.
Faulmann Wm M, carp, bds 1116 State.
Fausel Frederick C, lab Peter Stine & Son, res 112 Grant
Fausel Herman W, mach hd Lufkin Rule Co, bds 112 Grant.
Fauver Rufina E, bds 900 S 12th.
Fauver Wm, lab, res 900 S 12th.
Favara Charles (Favara Bros), bds 1039 N 6th av.
Favara Bros (Dominick and Charles), grocers 1039 N 6th av.
Favara Dominick (Favara Bros), res 1039 N 6th av.
Favara Peter, lab, res 219 Eddy.
Fawdry Catherine Mrs, bds 519 Cronk av.
Fawdry Joseph, sergt in charge U S A Recruiting Office, bds International Hotel.
Fay, see Fey.
Faye Mary, maid 1101 N Michigan av.
Fayerweather Jennie A (wid Edward L), res 1408 S Michigan av.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisement page 2

Fayerweather May, clk Seitner Bros, bds 1408 S Michigan av.
Fayerweather Wm L, slsmn, res 1807 Grout.
Fayres Stanley, lab, res 507 Julius.
Feahr Charlotte H, tchr Houghton School, bds 560 S 5th
Feahr Christopher J, carpet layer, res 560 S 5th av.
Feahr Grace M, tchr Training School (e s), bds 560 S 5th av.
Feahr Hattie L, bds 560 S 5th av.
Feahr Laura, bds 560 S 5th av.
Feahr Louis C, carpet layer, res 560 S 5th av.
Feahr Wm B, collr Sag Courier-Herald, bds 560 S 5th av
Feavyear Cecil, motorman, bds 807 Stone.
Fechter Ernest G, carp, res 1523 Johnson.
Fechter Otto, mason, bds 1523 Johnson.
Fedcke John H, hlpr, res 450 N 5th av.
Fedcke Otto, clk Morley Bros, bds 450 N 5th av.
Fedder Albert, shoemkr 716 Gratiot av, res 1622 Jackson
Fedder Emil A, steamftr Eureka Heating and Ventilating Co, bds 1622 Jackson.
Fedder Henrietta W, dressmkr, bds 1622 Jackson.
Fedder Leonard, lab, res 459 Stanley.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid up Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

OPPORTUNITY FLOUR
Delivered Direct to your Home
CALLAM MILLS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Fedder Louise A, mach opr, bds 1622 Jackson.
Feder Robert G, foreman, res 616 S Oakley.
Federal Building, s e cor Germania and S Jefferson avs.
Federal Park, e s S Jefferson av bet Germania and Janes avs.
FEDERAL LIFE INSURANCE CO OF CHICAGO, Ill, S A MacFadyen District Agent, 608½ Gratiot av.
Federation Hall, 109 N Jefferson av.
Federico Amelia L, smstrs Mrs E M Wolcott, bds 1922 N Fayette.
Federico Daniel J, student, bds 1922 N Fayette.
Federico Frank, mason, res 1922 N Fayette.
Federico Gustav, harnessmkr Morley Bros, bds 1922 N Fayette.
Federico Ralph L, bds 1922 N Fayette.
Federman Wm, carp, res 136 Gage.
Fedewa Aurelia, student Bliss-Alger Business College, bds 817 Emerson.
Fedorowicz John, lab, res 900 Morris.
Fee Alexander, carp, res 710 S Oakley.

W. A. WILL Maker of Men's Photographs Only
Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Fee John F, physical director Y M C A, res 817 Van Buren.
Fee Lena M, prin Williams School, bds 710 S Oakley.
Fee Mabel M, designer, bds 710 S Oakley.
Feehley Charles J, brakeman, bds 916 Carlisle.
Feehley Wm, capt Fire Station No 2, res 916 Carlisle.
Feehley Wm F, steno, bds 916 Carlisle.
Feet August W, tmstr, res n s Holland av, 4 w of S 17th
Fehrmann Clara L, clk A A Schott, bds 434 S 10th.
Fehrmann Emil A, painter R K Logan, res e s Kimball, 2 n of Lapeer av (B V.)
Fehrmann Florence H, pianist Nickels, Mertz & Co, bds 434 S 10th.
Fehrmann Paul C, supt Wm Polson & Co, res 434 S 10th
Feige Anna Mrs, dressmkr, 432 S Park av, res same.
Feige Desk Co, Ernest Feige pres, S L Eastman vice-pres, Lena M Feige sec, Wm Seyffardt treas, 2061 Genesee av.
Feige Edna M, tchr Arthur Hill High School, bds 220 N Jefferson av.
Feige Ella I, bkpr Merrill, Ring & Co, bds 417 Emily.
Feige Elsa J, tchr Manual Training Public Schools (e s), bds 220 N Jefferson av.

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
Upholstering, Repairing and Refinishing of Old Furniture

Bliss=Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

Feige Emma T (wid Charles), res 417 Emily.
Feige Ernest, pres Feige Desk Co, res 1228 Genesee av.
Feige Gussie W, bds 1228 Genesee av.
FEIGE HENRY, Pres and Treas Henry Feige & Son, res 523 Irving av, Val Tel 1099-B.
FEIGE HENRY & SON, Henry Feige Pres and Treas, Furniture, Upholstering, Etc, 113--121 S Baum, Tels: Mich 140-L, Val 1099-A. (See left bottom lines.)
Feige Lena M, sec Feige Desk Co, bds 1228 Genesee av.
Feige Nita J, smstrs M A Mader, bds 136 S 3d av.
Feige Wm, finisher, res 136 S 3d av.
Feiger, see also Fieger.
Feiger Conrad, bartndr J O Scholtz, res 1909 Janes av.
Felcher George H, lab, res 340 Ward.
Feldmann Clements, bds 1316 Janes av.
Feldmann Elizabeth (wid Joseph), bds 1316 Janes av.
Feldmann Gertrude E, clk J J Feldmann, bds 1316 Janes
Feldmann Joseph J, umbrellas 416 Genesee av, res 1316 Janes av.
Feldmann Martha Mrs, clk **THE M W TANNER CO,** rms 310 Carlisle.

ARCHITECTS - BUILDERS - REAL ESTATE
F. TAUB & SONS
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J. Valley 3371-M

Feldmann Maurice L, clk **THE M W TANNER CO,** rms 310 Carlisle.
Feldotte Anna E, mach opr Saginaw Silk Garment Co, bds 1614 S Fayette.
Feldotte Wm, miner, res 1614 S Fayette.
Feldotte Wm H, clk Herzog Art Furniture Co, bds 1614 S Fayette.
Felician Sisters Convent, 627 S 14th.
Felion Felix, lab, bds 619 Atwater.
Fellman August, miner, res 309 Barnard.
Fellows Amelia, bds 1221 Clinton.
Fellows Arthur L, fireman, res 1635 Marquette.
Fellows Edward E, res 712 N Bond.
Fellows Edwin W, collr John Schmelzer, res 703 N Bond
Fellows Ellen (wid Newell H), res 702 N Porter.
Fellows Elon, bartndr George Bell, res 320 N Carolina.
Fellows Floyd, student, bds 624 N 6th av.
Fellows George H, pipefitter P M R R, bds 310 N Weadock av.
Fellows Giles E, plasterer, res 1221 Clinton.
Fellows Jessie H, pkr, bds 320 N Carolina.
Fellows Joseph D, foreman P M R R, res 624 N 6th av.

H. A. Savage Co.
604 Bearinger Building
Bell Phone 500
Insurance and Real Estate Perfecting Titles a Specialty

Municipal BONDS
THOS. D. BUICK
Telephones { Bell 365 / Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

Murphy & O'Hara
714-716 Genesee Ave.
BOTH PHONES

HANDLE THE FAMOUS
Moore's Air Tight Heaters
Hard Coal Stoves and Ranges

Fellows Nellie M, bds 712 N Bond.
Fels & Co (of Philadelphia, Pa), 251 W Genesee av.
Felt Burckhart A H, tmstr, res 2708 N Michigan av.
Felt Frank D, watchman, res 515 Oak.
Felt George E, lab, bds 515 Oak.
Felt Sarah (wid Norman), bds n s Weiss, 1 w of Eddy.
Felten Christian, lab H W Carr Co, bds 2532 State.
Felten Freda, bds 2532 State.
Felten Frederick, lab, res 2532 State.
Felten Henry, trucker G T Ry, bds 2532 State.
Felton Arthur C, miner, res 529 Ruby.
Felton Henry L, clk, res 1210 Germania av.
Felton Wm, assembler, res 823 N Granger.
Felton Wm C, tmstr Sag Pure Ice Co, bds 823 N Granger
Fenderson Sabina (wid John H), res 200 N Andre.
Fenner Laura R Mrs, cook Johnston Bros, res 616 Johnson.
Fenton Chester T (Fenton-Maier Co), res Chaska, Minn.
FENTON MAIER CO (Michigan Farm Land Co; C T Fenton, George H Maier), F F McGuire Mngr, Real Estate, Rentals, Farm and City Property Exclusively, Notaries Public with Seal, 213-214 Kirby Bldg, Tels: Mich 2059, Val 94-A.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. **Saginaw, Mich.**

Feret Stanislaus, lab, res n s Annesly, 7 e of S 16th.
Ferguson Agnes J (wid John), res 603 Bundy.
Ferguson Amos J, clk Phipps, Penoyer & Co, res 1119 Madison.
Ferguson Burt, bds 603 Bundy.
Ferguson Cecil A, mach P M R R, res 324 S Weadock.
Ferguson Ethel, bds 603 Bundy.
Ferguson E Sellars, claim examiner U S Health and Accident Ins Co, bds 815 Johnson.
Ferguson Floyd, dept mngr, res 1600 Wheeler.
Ferguson Frank A (Ferguson & Wallace), res 614 Thompson.
Ferguson Frank R, sheetmetalwkr J S Ferguson, res 822 N Hamilton.
Ferguson George, lab, bds 603 Bundy.
Ferguson Gertrude M, steno Fidelity Accident Co, bds 1119 Madison.
Ferguson G Harry, phys 209 S Jefferson av, res 223 Wadsworth av.

VICTOR J. TATHAM, GROCERIES, MEATS AND FARM PRODUCE.
1709-1711 GENESEE AVENUE. **BOTH PHONES.**

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

M. E. DANFORTH 113-115 S. JEFFERSON AVE.
Wholesale Photographic Supplies

Ferguson Harriet P (wid Alexander), bds 516 S Weadock av.
Ferguson Herbert O, lab, bds 1600 Wheeler.
Ferguson House, C C Hyzer propr, 408-410 Potter.
Ferguson Jennie, nurse 125 S Andre, bds same.
Ferguson John H, bds 1119 Madison.
FERGUSON JOHN S, Tin and Sheet Iron Works, Steel Ceilings, Eave Troughing and Furnace Work a Specialty, 225 N Niagara, Val Tel 3215-A, res 125 S Andre, Mich Tel 3295-L.
Ferguson Katherine L, bds 613 N Franklin.
Ferguson Marguerite C, bds 614 Thompson.
Ferguson Mary A Mrs, res 1237 S Washington av.
Ferguson Orrin S, clk, bds 1237 S Washington av.
Ferguson Raymond H, clk U S Health and Accident Ins Co, res 706 Atwater.
Ferguson Ruth, tchr Stone School, bds 1119 Madison.
Ferguson Thomas J, condr, bds 613 N Franklin.
Ferguson Thomas N, lab, res 613 N Franklin.
FERGUSON & WALLACE (Frank A Ferguson, Wm Wallace), General Insurance, 1-2 Mason Bldg, Both Tels 130-2R,

Insist on the

UNION LABEL

Ferland Oscar, bartndr Chas Ziem, rms 335 S Franklin.
Ferman Charles, foreman, res 723 S Porter.
Ferman Wm, ripper, res 1822 S Hamilton.
Fermann Henry R, brewmaster Sag Brg Co, bds 1608 S Washington av.
Fermbach John, bricklayer, res 781 Burnham.
Fern Christian, painter Argo Electric Vehicle Co, bds 854 Brockway.
Fern Conrad, miner, res 854 Brockway.
Fern Conrad Jr, lab, res 209 Center.
Fern Elizabeth, nurse, bds 854 Brockway.
Fern George, appr Jackson & Church Co, bds 854 Brockway.
Fern Henry, lab, bds 854 Brockway.
Fernajo John, lab, res 139 Carrollton.
Fernette Adele M, tchr, bds 227 Benjamin.
Fernette Edward J, lab, bds 1750 Gratiot av.
Fernette Eugene E, mach, res 408 S Woodbridge.
Fernette Evangeline, tchr, bds 227 Benjamin.
Fernette Joseph P, filer, res 227 Benjamin.
Fernier, see also Fournier.

WHOLESALE & RETAIL COAL AND COKE { **Ripslinger Bros.**

Highland Brand Pure Cider and White Pickling Vinegars are Unexcelled.
ASK YOUR JOBBER.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Fernier Alfred V, drayman 815 S Webster, res same.
Ferrell, see also Farrell.
Ferrell Albert T (A T Ferrell & Co), res 225 N Michigan av.
Ferrell A T & Co (Albert T Ferrell), mnfrs seed cleaners, cor Wheeler and S Michigan av.
Ferrell Marie W, student, bds 225 N Michigan av.
Ferris Gabriel, barber Dominick Martuch, rms 415 Johnson.
Ferris Jesse H, saloon 216 S Washington av, res 1220 Carroll.
Ferris John E, sec The Auditorium, res 521 Elinor av.
Ferris Mabel, student, bds 1201 S Weadock av.
Ferris Thomas, carp 1410 Janes av, res same.
Ferris Timothy, trucker, res 634 N 7th.
Ferris Walter R, grocer 425 N 6th, res 627 N 10th.
Ferris Wm H, sec Loyal Order of Moose, res 1709 Johnson.
Fertaw, see also Forteau.
Fertaw Adolph, police, res 1214 S Michigan av.
Fertaw Blanche, clk, bds 1214 S Michigan av.
Fertaw Delphine (wid Nelson), res 317 Williamson.

NEUENDORF & SCHMECK
The Progressive Pharmacists Compound your Prescriptions as the Doctor orders them
Two Stores { 420-422 W. Genesee Av. / 505 S. Michigan Ave. BOTH PHONES

Fertaw Mercelena C, clk Sag Milling Co, res 317 Williamson.
Fertell Mary (wid Joseph), bds 637 N 4th av.
Fesler Bernard J, clk, bds 513 Johnson.
Fesler David H, mach Midland Mnfg Co, res 800 S Washington av.
Fesler Elizabeth, tchr Emerson School, bds 321 S 6th.
Fesler James E, adv mngr Sag Courier-Herald, res 1305 Janes av.
Fesler Mary M (wid John O), res 513 Johnson.
Fesler Mary P Mrs, res 321 S 6th.
Fessler Benjamin F, pailmkr, res 101 (204) Fraser.
Fesselr Frederick C, molder S Fair & Son, bds 219 Perry
Fessler Leon, pailmkr, res 219 Perry.
Fessler Louis, bds 316 N Warren av.
Fessler Louis, lab, res 1314 Union av.
Fessler Wm T, pailmkr, bds 101 (204) Fraser.
Fete Joseph, lab, bds 133 Carrollton.
Fetters John H, switchman, res 510 N 4th av.
Fetters Mary Mrs, res 816 N 5th av.
Fettig Alma M, steno Fidelity Accident Co, bds 1305 Johnson.

ELECTRIC FIXTURES AND SUPPLIES REID & SCHWEMER 408 TUSCOLA

We Loan Money on Farms and City Property
VAL. TEL. 290 MICH. TEL. 528 TIERNEY BROS. 217 GENESEE AVE.

Undertakers | **A. Deisler & Son**
Both Tels. 461-1R | **705-711 Germania Ave.**

FETTIG CHARLES, Carriage and Truck Mnfr, Automobile and Carriage Repairing and Painting a Specialty, cor Janes av and Franklin, Tels: Mich 1140-J, Val 1088-R, res 126 Brown, Mich Tel 2131-J. (See page 8.)
Fettig Clara T, steno Morley Bros, bds 1305 Johnson.
Fettig Edwin J, clk U S Graphite Co, bds 1305 Johnson
Fettig Elsie S, bkpr M E Danforth, bds 1305 Johnson.
Fettig Frances J, steno Morley Bros, bds 1305 Johnson.
Fettig John, engr T B Cresswell, res 1305 Johnson.
Fettig John, janitor Morley Bros, bds 130 S 12th.
Fettig Lizzie (wid Christian F), res 1420 Lapeer av.
Fettig Mortimer C, student, bds 126 Brown.
Fetting Arthur C, repairman Mich State Tel Co, res 1513 Lapeer av.
Fetting Christian F (aged 56), died Dec 21, 1912.
Fetting Ernest H, clk Mercer & Co, bds 1420 Lapeer av.
Fetting John L, lab, res 130 S 12th.
Fetting Linda M, dressmkr Mrs E M Watson, bds 1513 Lapeer av.
Fetting Otto J, foreman Spence Bros, res 230 N 14th.

MOTORS To Rent and Repaired
Agents - General Electric Motors in Stock
Daun, Crawford & Co.
ELECTRICAL CONTRACTORS
407 Ames Street, W. S. Phone Valley 3218-B

Fetting Rose (wid Frederick W), res 1513 Lapeer av.
Fetzer Christian E, mach hd Sag Show Case Co Ltd, res 1407 Mackinaw.
Fetzer Irwin, clk Sag Hardware Co, bds 1407 Mackinaw.
Fetzer Leonard M, music tchr 1411 Mackinaw, res same.
Fetzer Wm L, bds 1407 Mackinaw.
Feuerstein Alexander, lab, res 1313 Adams.
Feuerstein John, mach hd, res 210 S Woodbridge.
Feuerstein Katherine, bds 210 S Woodbridge.
Fey Theresa (wid Conrad), bds 114 N 9th.
Fice John W, driver American Express Co, res 256 Gage
Fice Melissa (wid Wm), bds 441 S 7th.
Fick Catherine R (wid George), bds 2213 S Michigan av
Fick Chauncey, lab, res 1110 N Washington av.
Fick Ida M Mrs, dressmkr 1330 Genesee av, res same.
Fick Maude, steno Barie's, bds 320 S Weadock av.
Fick Michael F, fireman, res 2164 S Fayette.
Fick Richard, lab, res 502 Elm.
Fick Wm, miner Con Coal Co, res 1434 S Park av.
Fick Wm E, glasswkr, res 1008 Maple.
Fiebig Henry, hlpr A F Bartlett & Co, res 526 S 9th.
Fiebig Henry F, fireman Fire Station No 15, bds 526 S 9th.

SAGINAW HARDWARE CO. West Side, 200-208 S. HAMILTON ST. Both Phones 2894
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HEATING, STEAM WATER **PLUMBING** VENTILATION SEWERAGE
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating and Ventilating Co. 113 N. Water Street

SCHEMM'S "PRIVATE STOCK"
A PERFECT TABLE BEER.

Fiebig Marcus C, molder, res 1517 Cherry.
Fiedler Rudolph A, prin Trinity Evangelical Lutheran School, res 907 Cherry.
Fieger, see also Feiger.
Fieger Daniel C, cooper, res 537 Douglas.
Fieger Ernest, cigarmkr, bds 1224 Williams.
Fieger Frank, driver, bds 1224 Williams.
Fieger Frederick C, foreman J T Wylie & Co, res 523 Thayer.
Fieger Frederick M, plumber M E Brown & Son, bds 1224 Williams.
Fieger George, chauffeur S S Mitts, bds 523 Thayer.
Fieger Kate (wid Andrew), res 1224 Williams.
Fieger Louis, plumber, bds 1224 Williams.
Fieger Martin W, checker, res 722 S Mason.
Feiger Sarah (wid Frederick), bds 523 Thayer.
FIELD ASA W, Cashier Commercial Natl Bank of Saginaw, res The Fordney, Mich Tel 3400.
Field Chester, student, bds 108 Merrill.
Field Edith M, student, bds 108 Merrill.
Field Lawrence, clk U S Graphite Co, rms 314 N Jefferson av.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

Field Leon C, trav agt, res 108 Merrill.
Field Mildred, clk **THE M W TANNER CO,** bds 108 Merrill.
Field Wm, lab, rms 313 Lapeer av.
Fields Henry, rms 312 S Baum.
Fieze Ernest, cigarmkr G L Schulz, bds 1214 Williams.
Fifteenth Ward Hall, e s N Bond bet Miller and Throop.
Fifth Ward Hall, w s N 11th bet Tuscola and Johnson.
Figel Charles E, glasswkr, bds 758 Joslin.
Figel Jesse E, mach, bds 758 Joslin.
Figel John H, glasswkr, res 758 Joslin.
Figley Bessie, maid 1313 S Jefferson av.
Fijak Michael, bds 800 Carrollton, Carrollton.
Filbert Elsie A, steno Filbert's Medicine Store, bds 924 Germania av.
Filbert Hilda E, bds 924 Germania av.
Filbert Lynn R, student, bds 924 Germania av.
Filbert Wm H, drugs 519 Genesee av, res 924 Germania.
Filiatraut Anna, dressmkr Jacobs & Christie, bds 1601 N Bond.
Filiatraut David, lab, bds 1601 N Bond.

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Filiatraut Frank, lab, res 222 N Alexander.
Filiatraut Frederick, condr, bds 1601 N Bond.
Filiatraut Joseph, mach, res 1601 N Bond.
Filiatraut Raymond, lab, bds 1601 N Bond.
Filiatraut Zephriam, clk, bds 1601 N Bond.
Filkins Lulu (wid Wm), res 812 N Webster.
Fillinger Charles A, second hand goods 123 S Hamilton, res same.
Finaz John, lab, res 322 Eddy.
Finch Earl H, cementwkr, res 322 N 3d av.
Finch Frank L, ins agt, res 102 Fitzhugh.
Finch Gilbert W, linotype opr, res 627 Burt.
Finch Jennie, domestic The Grill, rms 1137 S Washington av.
Finden Herman, watchman, res 125 Glasby.
Findlater Geogia M, bds 938 Hoyt av.
Findlater John, patternmkr A F Bartlett & Co, res 938 Hoyt av.
Findlater Wm G, patternmkr, bds 938 Hoyt av.
Findlay Robert, res 210 W Birch.
Findlay Stewart K, bkpr W N Sager, bds 210 W Birch.

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Finger Frederick H, driver Graebner Grocery, bds 642 N Charles.
Finger Gustav, tmstr J G Schemm Brewing Co, res 642 N Charles.
Finger Gustav O, reporter Sag Evening Press, bds 642 N Charles.
Finger John A, printer Sag Pub Co, bds 642 N Charles.
Finger Louis, lab, res 2529 State.
Finger Marie, nurse, 416 N 3d av, rms same.
Finger Rudolph A, bottler Natl Brewing Co, res 1923 N Bond.
Finger Walter, bundle boy J W Ippel Co, bds 2529 State
Finger Walter, student, bds 642 N Charles.
Finger Wm G, printer F W Ganschow, res 1527 N Woodbridge.
Fingland Wm, lab, res 400 Emerson.
Finiol Jacob J, janitor Lufkin Rule Co, res 403 Wilkins.
Fink Andrew G, meats 807 Lapeer av, res 106 N 5th av.
Fink Arthur A, clk Sag Beef Co, bds 106 N 5th av.
Fink Frederick C W, painter, res 710 Division.
Fink Isaac, junk, res 303 N Porter.

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Finke Albert, glasswkr, res 757 Stanley.
Finlay Alexander, clk, bds 1126 S Jefferson av.
Finlay Alexander G, pres Valley Grey Iron Foundry Co, res 1126 S Jefferson av.
Finlay Anna C, tchr Manual Training School, bds 1126 S Jefferson av.
Finlay Charles, plumber, rms 300 N Franklin.
Finlay John J, molder Valley Grey Iron Foundry Co, res 1133 S Franklin.
Finlay Thomas H, plumber Merrill & Kren, res 540 S 5th av.
Finn Frank, bartndr, rms 712 Johnson.
Finnegan Francis F, lab, res 425 N Oakley.
Finnegan Francis S, lab W H Grenell, bds 425 N Oakley
Finnegan Robert D, blksmith, bds 425 N Oakley.
Finnegan Rubina, clk Barie's, bds 606 Cronk av.
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Firchau Carl, tanner, res e s 14th, 1 n of Fuller (B V.

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Fire Station No 2, s w cor N 6th av and Fitzhugh.
Fire Station No 3, s w cor Germania av and Baum.
Fire Station No 6, w s s S Washington av bet Atwater and E Bristol.
Fire Station No 7, n s Perkins, 1 e of Genesee av.
Fire Station No 8, s s Center bet Fordney and Douglas.
Fire Station No 10, e s N Michigan av bet W Genesee av and State.
Fire Station No 13, n e cor S Harrison and Van Buren.
Fire Station No 15, e s S Hamilton bet Lee and Wayne.
Fire Station No 19, n e cor S Michigan av and Sherman.
Fires Howard J, carp, bds 616 Johnson.
Firesteen John, mach Sommers Bros' Match Co, bds 1102 Mackinaw.
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First Presbyterian Church, s w cor Harrison and Court.
Firstel Joseph, lab, res 1017 N Bond.
Firstel Joseph Jr, bds 1017 N Bond.
Firstel Lena, bds 1017 N Bond.
Firstel Mary, bds 1017 N Bond.
Fischer, see also Fisher.
Fischer Albert, mach, bds 1029 Cherry.
Fischer Alma L, bkpr John Schmelzer, bds 222 Mott.
Fischer August F, driver Wm Roethke Floral Co, res 644 Greenwich.
Fischer Charles R, trav agt Sag Milling Co, res 1926 Cooper av.
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Fischer Frederick, lab, res 1601 W Genesee av.
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Fischer Jacob, res 326 Siegel.
Fischer John, porter Natl Engineering Co, res 803 Mackinaw.
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Fischer Louise, dressmkr 623 S 12th, bds same.
Fischer Mary, bds 326 Siegel.
Fischer Maude E, student, bds 910 Emerson.
Fischer M Gladys, milliner Art Millinery, bds 910 Emerson.
Fischer Olga, bds 231 Ward.
Fischer Oswald, shoemkr 214 S 14th, res same.
Fischer Philip, lab, res 147 S 15th (B V).
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Fischhaber Elsie J S, violinist, bds 1303 Lapeer av.
Fischhaber Katherine G S, dressmkr, bds 1303 Lapeer.
Fischhaber Lena, domestic 527 Millard.
Fischhaber Linda F M, bds 1303 Lapeer av.
Fischhaber Wilhelmina (wid John), res 1303 Lapeer av.
FISH ALBERT H, Vice-Pres The H B Arnold Company, res 420 N Jefferson av, Mich Tel 2311.
Fish Alexander D, second hand goods, res 924 S Warren.
Fish Jack, student, bds 420 N Jefferson av.
Fish Jessie W, bds 420 N Jefferson av.
Fish Julia T (wid Henry), bds 909 Court.
Fish Robert D, trav agt, bds 420 N Jefferson av.
Fish Wm S, administrator Myron Butman estate, res 620 S Michigan av.
Fisher, see also Fischer.
Fisher Andrew J, switchman, res 821 Clinton.
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Fisher Ben J, deputy collr U S Internal Revenue, res 621 Madison.

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Fisher Calvin E, blksmith, res 1542 S Jefferson av.
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Fisher David, mach Mitts & Merrill, res 912 N Porter.
FISHER EBERT C, Vice-Pres and Genl Mngr The Wickes Boiler Co, res 308 N Jefferson av.
Fisher Eliza (wid David), bds 618 Union av.
Fisher Florence, marker, bds 618 Union av.
Fisher George W, condr P M R R, res 447 N 5th av.
Fisher Gerald, messr Western Union Tel Co, bds 821 Clinton.
Fisher Gladys L, bds 221 S 7th.
Fisher Harry R, electrn Thorne Electric Co, bds 222 S 3d av.
Fisher Herman J, engr, rms 636 N Franklin.
Fisher Joseph, mach, bds 106 B.
Fisher Joseph G (Desner and Fisher), bds 612 N Charles
Fisher J Edward, clk Sag Woodenware Co, bds 123 Marquette.
Fisher Lillian S, sub clk P O (e s), bds 617 Madison.
Fisher Lucinda T (wid John), bds 527 Carlisle.
Fisher Lucy A (wid James), bds 702 Randolph.

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Capital and Surplus $750,000.00
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Fisher Marie (wid Charles), bds 612 N Charles.
Fisher Mayme (wid Martin), bds 1261 S Water.
Fisher Myrtle M, clk U S Health and Accident Ins Co, bds 618 Union av.
Fisher Oscar, chauffeur Sag Auto Co, bds 320 S 11th.
Fisher Peter, lab, rms 300 N Franklin.
Fisher Robert J, sawyer, res 618 Union av.
Fisher Robert L, molder, bds 527 Carlisle.
Fisher Roldon H, agt Met Life Ins Co, res 221 S 7th.
Fisher Rose, bds 612 N Charles.
Fisher Wm, hlpr, bds Emil H DeWaele (B V.)
Fisher Willis R, agt Prudential Ins Co, res 222 S 3d av.
Fisher W Allan, flagman, res 123 Marquette.
Fister Herman, engr P M R R, res Flint, Mich.
Fitch Charles J, polisher Lufkin Rule Co, res 614 Russel.
Fitsch Albert, mach hd A T Ferrell & Co, res 702 Atwater.
Fitting, see also Fetting.
Fitting August W, mngr billiard room A Baumler & Co, res 113 N 6th av.

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FRED S. ATWOOD WM. Q. ATWOOD OLIVER K. ATWOOD 518 Potter

Fitzgerald C Richard, contr 441 Cornelia, res same.
Fitzgerald Edward, carrier P O (e s), res 800 N 5th av.
Fitzgerald Ellen (wid Sidney), bds 122 Myrtle.
Fitzgerald Elmer, grocer 826 Cherry, res same.
Fitzgerald Genevieve B, student, bds 744 Hoyt av.
FITZGERALD JOHN J, Physician, Office Hours 10 to 12 and 2 to 4 P M, 514 Potter, res 744 Hoyt av, Hours 7 to 9 P M, Mich Tel 2327.
Fitzgerald Mae, tel opr Mich State Tel Co, bds 441 Cornelia.
Fitzgerald Maurice, res 638 S Park av.
Fitzgerald Michael, fireman, bds 1521 S Michigan av.
Fitzgerald Thomas, watchman, rms 416 S Washington.
Fitzgerald Walter, res 515 N 2d av.
Fitzgerald Walter, fire lighter P M R R, res 122 Myrtle.
Fitzharris Agnes C, bds 501 N Webster.
Fitzharris Edward J, res 501 N Webster.
Fitzharris F Walter, bds 501 N Webster.
Fitzharris Rose M, bds 501 N Webster.
Fitzmaurice Elizabeth C, bds 707 Millard.
Fitzpatrick Jennie B, caner M E I B.

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Fitzsimmons Joseph, lab, bds 2526 N Michigan av.
Flach Elizabeth, smstrs **THE M W TANNER CO,** bds 1016 Adams.
Flack Blanche, clk Barie's, bds 602 S Warren av.
Flack Harry E, trav agt, bds 302 S Weadock av.
Flack Katherine J (wid Henry), music tchr 623 N Michigan av, res same.
Flack Mary B, clk, bds 602 S Warren av.
Flaherty Mary E (wid Charles), bds 303 S Weadock av.
Flaherty Thomas, rodman P M R R, bds Ferguson House.
Flaig Mary, domestic 1555 S Washington av.
Flanagan Alex, tmstr Sag Beef Co, res 136 Wipplinger Lane.
Flanagan Winnifred, bds 304 Perkins.
Flanders Isadore E, tchr Central School, bds 845 S Jefferson av.
Flannery Daniel T, inspr, rms 616 N Warren av.
Flannery Irene, bds 1649 S Warren av.

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Flannery James P, assembler, bds 519 N 6th av.
Flannery Mary F, clk P M R R, bds 519 N 6th av.
Flannery Patrick, lab, res 208 S 13th.
Flannery Wm, saloon 232 N Franklin, bds same.
Flasinski Joseph, lab, res 625 S 14th.
Flathau Clare H, bds 601 Bundy.
Flathau Max, confectioner 2709 S Washington av, res 202 Grant.
Flathau Otto, harnessmkr 2725 S Washington av, res 601 Bundy.
Flathau Otto F, clk P O (e s), bds 601 Bundy.
Flathau Wm H, clk F W Carlisle & Co, res 601 Bundy.
Fleischmann Albert C, bkpr J L Fleischmann, bds 760 Hermansau, Carrollton.
Fleischmann Andrew J, clk Herzog Art Furniture Co, bds 760 Hermansau, Carrollton.
Fleischmann Christian E, tmstr, res 1023 N Webster.
Fleischmann Co The, F C Batche agt, 122 S 4th av.
Fleischmann Edwin W, mach Jackson-Church-Wilcox Co, bds 919 N Porter.
Fleischmann Elsie H, student, bds 919 N Porter.

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Fleischmann Hanry, baker, res 119 N 10th.
Fleischmann Jane (wid Frank F), res 602 N Franklin.
Fleischmann Johanna M, bds 760 Hermansau, Carrollton
Fleischmann John G, cost acct Sag Table & Cabinet Co, bds 760 Hermansau, Carrollton.
Fleischmann John L, lumber n w cor Hess av and River. res 760 Hermansau, Carrollton.
Fleischmann Reinhold J, awning mkr F H Heinlein & Co, bds 119 N 10th.
Fleischmann R Herman, foreman, res 1882 Madison.
Fleischmann Wm G, clk C F M Deibel, bds 1023 N Webster.
Fleishman Wm J, cellarman Star Brewing Co, res 919 N Porter.
Fleming Alfred, bds 512 N Harrison.
Fleming Anna, housekpr 1821 N Fayette.
Fleming Bert, mach, res 512 N Harrison.
Fleming Porter, bds 241 Dwight.

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Fletcher Ida, student Bliss-Alber Business College, bds 512 W Genesee av.
Flewelling, see also Flueling.
Flewelling Benjamin E, meats whol, bds 1034 Holland.
Flewelling Elmer, butcher, bds 1034 Holland av.
Flewelling Frank C, butcher, res 1034 Holland av.
Flezinski John, res n s Annesly, 6 e of S 15th.
Fliegel George W, clk Lee & Cady, res 534 S 4th av.
Fliegel H Earle, clk, bds 534 S 4th av.
Flindt Arthur A, florist, bds 3369 S Washington av.
Flint Garland L, baker Floyd B Cowles, res 320 N Franklin.
Flint Mary (wid Edward C), bds 1501 S Michigan av.
Floerke John, lab, res 185 Schemm.
Floerke Paul, lab, bds 185 Schemm.
Floerke Rose M C, finisher, bds 185 Schemm.
Floeter Frederick S, supt Wickes Bros, res 529 S Park
Flonney Henry D, boilermkr P M R R, res 339 Kirk.
Flood Marie, housekpr 615 Hoyt av.

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Livery, Sale and Boarding Stable
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PHONE 248.

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Flood Peter A, motorman, bds 720 N Franklin.
Flood Rhea, housekpr 615 Hoyt av.
Flood Wm E, contr 627 S 12th, res same.
Florentine Edward A, phys 207-208 Wiechmann bldg.
FLORENTINE FRANK B, Surgeon and Gynecologist, Office Hours 2-4 and 7-8 P M, Sundays by Appointment, 207-208 Wiechmann Bldg, Both Tels 491.
Flory John, lab, bds 1018 N Hamilton.
Floyd Elizabeth (wid Edmond), res 623 S 4th av.
Floyd Harry E, student, bds 623 S 4th av.
Floyd Nellie I, asst librarian Saginaw Public Library (e s), bds 623 S 4th av.
Flueling, see also Flewelling.
Flueling C Herbert, clk Tierney Bros, res 1306 Johnson.
Fluette Charles H, removed to Bay City, Mich.
Fluette Thomas S, watchman Mich Sugar Co, res w s Jackson, 3 s of Walnut, Carrollton.
Flunder Joseph E, condr P M R R, res 1441 Carroll.
Flunder Margaret L, bds 1421 Carroll.
Flunder Philip N, plumber, bds 1421 Carroll.

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Corner Janes Av. and Baum
Watt Motor Works Building
General Machine Work
All Work Fully Guaranteed
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Flynn John J, pkr, res 1320 Ames.
Flynn John P, mach A T Ferrell & Co, bds 1320 Ames.
Foale Edward H (E H Foale & Son), res 409 Millard.
Foale E H & Son (Edward H and Wm E), roofers 409 Millard.
Foale Wm E (E H Foale & Son), res 421 Sheridan av.
Fobear, see also Faubert.
Fobear Archie, res 606 Russel.
Fobear Elmer, lab, bds 818 Bundy.
Fobear Frank, lab, res 818 Bundy.
Fobear Frank, bds 209 S Washington av.
Fobear Mrs Julia, res 1700 Sheridan av.
Fobear Mary C, furnished rooms 209 S Washington av, res same.
Fobear Peter, lab, res 509 Wilkins.
Fobert Amelia (wid John), bds 602 Cronk av.
Fobert Celia M, smstrs **THE M W TANNER CO,** bds 217 Rellis.
Fobert Philip, timberman, res 217 Rellis.
Foehl Emma L, bds 1601 Cherry.
Foehl Henry E V, boilermkr, res 1317 Holland av.

W. J. McCRON JOB PRINTING.
212-214-216 N. Franklin

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Val. Tel. 2892 · Mich. Tel. 3002

Foehl Herman, bkbndr Seemann & Peters, bds 1601 Cherry.
Foehl Hilda D, clk J J Feldmann, bds 1601 Cherry.
Foehl Louise F, mach opr Saginaw Silk Garment Co, bds 1601 Cherry.
Foehl Marie J, bds 1601 Cherry.
Foehl Pauline H, bds 1601 Cherry.
Foehl Wm C, agt, res 1601 Cherry.
Foehl Wm F, bkbndr Seemann & Peters, bds 1601 Cherry.
Foerster, see also Forster and Foster.
Foerster George H, trimmer Sag Show Case Co Ltd, res 2075 Mackinaw.
Fogg Elmer E, music tchr 408 S 13th, res same.
Fogg T LeRoy, lab, bds 202 Annesly.
Folare Peter, lab Sommers Bros' Match Co, bds 209 S Washington av.
Foley Anna, tel opr Thomas D Buick, bds 1315 N 6th av.
Foley Bessie, tchr Stone School, bds 103 Hermansau.
Foley Edna H, clk, bds 1315 N 6th av.
Foley James, bds 103 Hermansau.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Foley John, cooper, res 103 Hermansau.
Foley John E, clk P M R R, bds 103 Hermansau.
Foley Kate, rms 1018 Hoyt av.
Foley Leo J, bds 1416 N Washington av.
Foley Louis A, porter C G Bremer, rms 1027 Cherry.
Foley Mabel, steno Hammond, Standish & Co, bds 103 Hermansau.
Foley Mary, bkpr, bds 1315 N 6th av.
Foley Michael V, sls mngr Sag Custom Shirt Co, res 725 Hoyt av.
Foley Richard J, motorman, bds 1416 N Washington av
Foley Thomas F, police, res 1416 N Washington av.
Foley Wm, brakeman P M R R, res 1315 N 6th av.
Foley Wm J, bds 1315 N 6th av.
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Frisch Oscar, glasswkr, res 612 Stanley.
Frisch Ottilia, bds 1924 Janes av.
Frisch Philip C, farmer, bds 1924 Janes av.
Frisch Walter F, bds 940 Sheridan av.
Frishkorn E S, sec and treas Mich Gas & Oil Co, res 420 N Michigan av.
Friske Albert M, glasswkr, res 547 Sherman.

BLUE STREAK MESSENGER SERVICE
CLOTHES PRESSING PARLORS | *WORK CALLED FOR AND*
ELECTRIC BOOT REPAIR SHOP | *DELIVERED FREE*
B. F. ALDRICH Tels: Bell 881, Val 111 126 S. Baum St.

Friske Hubertine, clk Mich State Tel Co, bds 547 Sherman.
Friske Ida K, tel opr Mich State Tel Co, bds 547 Sherman.
Friske Pauline, clk Culver-Deisler Co, bds 547 Sherman.
Friske Robert, glasswkr, bds 547 Sherman.
Friske Stephen, glasswkr, bds 547 Sherman.
Fritch Jeremiah, brakeman, res 313 Sears.
Fritz August, res 518 N Andre.
Fritz Elizabeth (wid Uriah), bds 722 Union av.
Fritz Emma, bds 518 N Andre.
Fritz George, lab, bds 518 N Andre.
Fritz Gottfried, res 2938 S Washington av.
Fritz Julianna (wid Christopher), bds 817 N Porter.
Fritz M Theresa, tchr Washington School, bds 2939 S Washington av.
Fritz Reno, tinner Alex Jacobi, bds 1404 Phelon.
Fritz Rudolph, lab, bds 518 N Andre.
Fritz Sarah M, principal Sweet School, bds 2939 S Washington av.
Fritz Walter, lab, bds 518 N Andre.
Fritz Wm (McDonald & Fritz), res 505 S Fayette.

PHIL J. FRANCKE **PAINTS AND VARNISHES**
211 N. Hamilton St., Opp. Hamilton Square Bldg.

U. S. HEALTH & ACCIDENT Ins. Co.
130 N. Washington Av.
Capital and Surplus $750,000.00
Pays for Everything
Policies Any Amount
Standard Rates
A HOME Company

H. WATSON & COMPANY, 420-422 Genesee Ave.
Crockery, Glass and China
TELEPHONE 112.

Fritz Wm C, clk P O (w s), res 817 N Porter.
Fritzley Agnes M, milliner M E O'Neill, bds 438 N Weadock av.
Fritzley John N, brakeman, bds 438 N Weadock av.
Fritzley Joseph, fireman, res 438 N Weadock av.
Fritzley Stella M, clk, bds 438 N Weadock av.
Froehm Charles, driver R G Milne & Son, rms 235 N Jefferson av.
Frost Arthur, lab, bds 426 N Water.
Frost Arthur B, student, bds 122 Tremont.
Frost Bernice, nurse Sag General Hospital.
Frost Carrie E, cashr Philip Ittner, bds 123 Chestnut.
Frost Charles, lab, bds 721 Davenport av.
Frost Cornelius J, clk P O (w s), bds 127 Chestnut.
Frost Delos, lab, res n e cor Lapeer av and Arthur (B V)
Frost Ernest R, tel opr, res 219 Brockway.
Frost Frank, tmstr, res 122 Tremont.
Frost Fred, lab, res 705 Remington.
Frost Fred, lab, bds 123 S 15th (B V).
Frost Jacob N, driver D C Clarke, res 207 Chestnut.
Frost James E, foreman Joliet Bridge and Iron Co, rms 312 Simoneau av.

ED. A. WINTERSTEIN, TIN AND SHEET METAL WORK
All Kinds of Tin and Sheet Metal Work Promptly Executed
GALVANIZED ROOFING A SPECIALTY 1224 Court St. Both Phones

Frost Lorenzo D, res 215 Cambrey.
Frost Noris A, res 735 Bundy.
Frost Samuel P, elev opr, res 123 Chestnut.
Frost Wm, lab, res 123 S 15th (B V.)
Fruchey George, fireman P M R R, res 402 N 3d av.
Fruechel Ada, bds 412 N Oakley.
Fruechtel Adam, timekpr Natl Engineering Co, res 1911 Court.
Fruechtel Albert G, clk Graebner Grocery, bds 133 S Oakley.
Fruechtel Chester H, clk R G Dun & Co, res 2115 State.
Fruechtel Dorothy, tchr David H Jerome School, bds 412 N Oakley.
Fruechtel Ella S, steno G M Stark, bds 133 S Oakley.
Fruechtel Henry, foreman, res 412 N Oakley.
Fruechtel John, shoemkr 1307 Court, res 133 S Oakley.
Fruechtel M E Laura, dressmkr 133 S Oakley, bds same.
Fruechtel Walter R, carp, bds 412 N Oakley.
Fruechtel Wm H, grocer Graebner Grocery, res 1115 Hancock.
Frueh Charles (Charles Frueh & Sons), res 1116 Hoyt.

HOUSEHOLD GOODS AND DRAPERIES CLEANED AND DYED
Wolverine Dry Cleaning Co.
407-411 N. HAMILTON
Bell Phone 2948. Valley Phone 3000

DISTANT NEAR DISTANT NEAR
C. F. Campau
108 South Jefferson Ave. OPTICIAN Valley Phone 440

Rentals. WE MAKE A SPECIALTY OF COLLECTING RENTS. Try us for Best Results.
UNION ABSTRACT CO.
MERRILL BUILDING. Opposite Court House.

Consult us about your eyes—We are Specialists in the science of Optometry —Examination Free

Frueh Charles Jr (Charles Frueh & Sons), res 907 S Warren av.
FRUEH CHARLES & SONS (Charles, Charles Jr and John A), Floral Artists, 1116 Hoyt av, Both Tels 54. (See left center lines.)
Frueh Helen F, student, bds 1116 Hoyt av.
Frueh Jennie M, bds 1116 Hoyt av.
Frueh John A (Charles Frueh & Sons), res 1122 Hoyt.
Frueh Lydia C, bds 1116 Hoyt av.
Fry Charles, inspr Lufkin Rule Co, bds Y M C A.
Fry Emmet W, foreman, res 445 Russel.
Fry Henry B, deputy county clk, res 404 S Warren av.
Fry John W, glasswkr, res 610 Catherine.
Fry Marion P Mrs, real estate 404 S Warren av, res same.
Fry Rhoda (wid Ezra), res 1122 S Weadock av.
Frydryczak Nellie, laundress, bds 307 Elm, Carrollton.
Frydryczak Paul, lab, res 307 Elm, Carrollton.
Frye Grace Mrs, clk Seitner Bros, rms 225 N Weadock.
Frye J Clinton, mngr The Menter Co, res 1529 N Bond.
Frye Lula Mrs, pianist Rex Theater, res 1529 N Bond.

Dipworth Art Co.
118 N. Jefferson Ave.
Fancy and Religious Statuary

STOLZ OPTICIAN
322 GENESEE AV.
ARTIFICIAL EYES
HEARING HORNS and PHONES
MARINE and FIELD GLASSES
OPERA GLASSES

Fryers Valma B, smstrs Altha Rounds, bds 521 Genesee
Fuchs, see also Fox.
Fuchs Albert H, res 916 S Granger.
Fuehr Elizabeth (wid August), res 722 S Porter.
Fuerbringer Caroline H (wid Gustavus), res 504 N Michigan av.
Fuerbringer Ralph O, phys 504 N Michigan av, bds same
Fuerbringer School, 2139 State.
Fuerstenau Carrie H, tchr Germania School, bds 341 Brown.
Fuerstenau Jennie G, student, bds 341 Brown.
Fuerstenau Minnie (wid Charles), res 341 Brown.
Fuerstenau Wm, finisher Feige Desk Co, res 1253 S 4th
Fuller Asa C, tmstr C H Cobb, res 2168 S Fayette.
Fuller Clyde S, trav agt, res 432 S 4th av.
Fuller Earl H, broommkr M E I B, bds 807 N Harrison.
Fuller Edward, lab, bds 1002 Vermont.
Fuller Emma (wid Edward), res 1002 Vermont.
Fuller Emma E (wid Merrill), bds 508 S Washington av
Fuller Frederick C, cooper C H Cobb, bds 2168 S Fayette
Fuller Guy W, mach P M R R, res 311 N 7th.

The H. B. Arnold Company
Everything for the Office **129 No. Franklin Street**

Fancy Dyeing **Cosendai Dye Works**
CLEANERS Established 1877
127-133 N. Jefferson Ave.. Both Phones

Fuller Lewis G, mach hlpr A T Ferrell & Co, res 403 Maine.
Fuller Lyle F, mach P M R R, res 618 N Franklin.
Fuller Oman B, window trimmer **THE M W TANNER CO**, res 540 S Weadock av.
Fuller Pearl, presser Cosendai Dye Wks, bds 125 Astor.
Fuller Robert, lab, bds 901 S Woodbridge.
Fullerton Ella M, pkr Sommers Bros' Match Co, bds 500 Ward.
Fullerton Samuel, fireman The U S Graphite Co, res 500 Ward.
Fulton Esther, cook Home for the Friendless.
Furlo Antonio, fruits 841 Genesee av, res same.
Furlo Rose (wid Pedro), bds 841 Genesee av.
Furman Samuel R, paperhngr, res 1414 Phelon.
Furstenberg Adelaide L, steno Furstenberg Bros, bds 1823 S Washington av.
Furstenberg Albert C, student, bds 2223 S Washington.
Furstenberg Arthur C, clk Furstenberg Bros, res 403 Linton.
Furstenberg Bros (Chas F, Wm C and John M), lumber 1800 S Jefferson av.

Prompt Delivery of Good Clean Coal
GENESEE COAL CO.
Bell Tel. 787 501 Emily St. E.S. Union and Durand W.S. Val. Tel. 422

Furstenberg Charles F (Furstenberg Bros), res 304 Cambrey.
Furstenberg Clarence, clk Furstenberg Bros, bds 304 Cambrey.
Furstenberg Fredericka L, bds 415 Linton.
Furstenberg John M (Furstenberg Bros), res 1823 S Washington av.
Furstenberg Karl A, student Bliss-Alger Business College, bds 1823 S Washington av.
Furstenberg Laura E, bds 1823 S Washington av.
Furstenberg Sophia (wid Frederick), res 415 Linton.
Furstenberg Wm C (Furstenberg Bros), res 2223 S Washington av.
Fust Wm, compositor Seemann & Peters, res 810 Hanchett.
Fust Wm H, engraver Seemann & Peters, bds 810 Hanchett.
Fyan Clarence W, bds 712 Thompson.
Gabel Carl E, molder, bds 120 N 9th.
Gabel Carola A, smstrs, bds 120 N 9th.
Gabel Katherine M (wid Charles A), res 120 N 9th.

The Grande Livery, Sale and Boarding Stable
312 N. Hamilton Both Tels.

Grohman THE FLORIST
STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
PHONE 248.

FRED D. FARMER, Optometrist
221 GENESEE AVE.
ARTIFICIAL EYES, HEARING APPLIANCES
We Make our Own Glasses

LINOTYPE COMPOSITION A SPECIALTY
212-214-216 N. FRANKLIN
W. J. McCRON

Gackel, see also Jaeckel.
Gackel Charles F W, barber 306 Potter, res 428 S 7th.
Gackeler Carl F Rev, pastor Michigan av Evangelical Chruch, res 2510 S Michigan av.
Gadsby Harold, hlpr Wickes Boiler Co, bds 229 N Jefferson av.
Gaensbauer Block, 211 N Hamilton.
Gaensbauer Louise, bds 821 Ames.
Gaensbauer Marie, clk J W Ippel Co, bds 821 Ames.
Gaensbauer Ottilia, tchr, bds 821 Ames.
Gaensbauer Theodore F (Erhard & Stalker Co), sec Herzog Art Furniture Co, res 821 Ames.
Gaertner, see also Gardiner, Gardner and Gartner.
Gaertner Boniface, steward Teutonia Society, res 518 Elm.
Gaertner Julius, driver American Exp Co, bds 518 Elm.
Gaertner Leo M, gardener Charles Frueh & Sons, res 709 Perry.
Gaffney Andrew, police, res 609 S 4th av.
Gaffney Bros (Thomas A and Edward), marble works 332 W Genesee av.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
Both Phones 822

Gaffney Edward (Gaffney Bros), rms 131 Pleasant.
Gaffney Ella M, bds 421 S 5th av.
Gaffney Ethel E, tchr, bds 1020 Cronk av.
Gaffney Louis E, bds 720 Cronk av.
Gaffney Mildred C, clk P M R R, bds 421 S 5th av.
Gaffney Patrick, hostler, res 509½ Gratiot av.
Gaffney Samuel C, pipeftr, res 109 Brown.
Gaffney Sarah J, dressmkr 533 N Franklin, res same.
Gaffney Thomas A, engr, res 319 Howard.
Gaffney Thomas A (Gaffney Bros), res 421 S 5th av.
Gage Catherine (wid Isaac), bds 541 S Park av.
Gage Catherine, bds 541 S Park av.
Gage Clement E, mngr Postal Tel-Cable Co, res 610 Janes av.
Gage Elizabeth, bds 541 S Park av.
Gage Elizabeth M, bds 1253 S Jefferson av.
Gage Flora A, bds 541 S Park av.
Gage Frank B, trav agt E A Robertson Co, res 541 S Park av.
Gage Howard, res 1253 S Jefferson av.
Gage H Lahaben, carp P M R R, res 2116 State.
Gage Jane A, bds 1253 S Jefferson av.

COOK WITH GAS

THE J. W. IPPEL CO. FANCY GOODS
Val. Tel. 2892 Mich. Tel. 3002

Gage John D, lather, res 1216 N Washington av.
Gage Mary (wid Thomas), res 118 S Porter.
Gage Stephen C, tel opr Sag Daily News, res 329 N Baum.
GAGE WM GLOVER HON, Judge Tenth Judicial District, Office 610 Bearinger Bldg, Both Tels 1550, res 500 Hoyt av, Mich Tel 2126.
Gager Arthur, bds 1303 Union av.
Gager Arthur G, condr, bds 713 Benjamin.
Gager Edwin I, timekpr, bds 713 Benjamin.
Gager Fred, lab, res 613 S 5th av.
Gager Henry, lab, res 607 Hermansau, Carrollton.
Gager Leslie F, inspr, res 713 Benjamin.
Gagnon, see also Gonyeau.
Gagnon Antoine, scaler, res 822½ Gratiot av.
Gagnon Frank, city fireman, res 822½ Gratiot av.
Gagnon Frederick, lab, res 2624 S Washington av.
Gagnon Fred E Jr, clk **THE M W TANNER CO,** res 512 Nimons.
Gagnon George N, reliefman Fire Station No 13, res 410 Braley.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Gagnon Katherine Mrs, res 919 S Weadock av.
Gagnon Jeanette (wid Gilbert), res s s Holland av, 1 e of Genesee av.
Gaie Daniel, car repr, rms 804 N 5th av.
Gaines Minnie (wid Henry P), res 522 Genesee av.
Gajewski Joseph, lab, res e s Sophia, 1 n of Cornelia.
Gajewski Stanley, lab, res 923 Randolph.
Galarno Frank D, asst city engr, res 1800½ Court.
Galarno George J, mach Jackson-Church-Wilcox Co, res 123 Elm.
Galbraith Cora E, clk U S Health and Accident Ins Co, bds 442 N 3d av.
Galbraith Edward B, clk Jackson-Church-Wilcox Co, bds 442 N 3d av.
Galbraith Lillian M, steno The U S Graphite Co, bds 442 N 3d av.
Galbraith Wm J, clk P M R R, bds 442 N 3d av.
Gale Alfred, porter, res 2712 N Michigan av.
Gale Ida, res 1022 N 8th.
Gale Lewis (aged 73), died May 1, 1912.
GALE MARTIN B, Pres The H B Arnold Company, res 515 Brown, Mich Tel 2055.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid up Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

Bob White Poultry Feed
(Best on Earth) CALLAM MILLS

Gall Herman, painter Argo Electric Vehicle Co, res 611 Jackson.
Gallagher Alexander, removed to Toledo, Ohio.
Gallagher Block, 131-135 S Washington av.
Gallagher John, lab, res 2325 N Michigan av.
Gallagher John, tmstr Mich Creamery Co, res 609 W Bristol.
Gallagher Katherine (wid Michael), bds 511 N Franklin.
Gallagher Michael, res 1702 Union.
Gallagher Wm A, mngr C F Adams Co, res 507 S 4th.
Gallant Alexander, bds 731 S 13th.
Gallant Helen, mach hd Sommers Bros' Match Co, bds 731 S 13th.
Gallant John F, carp, res 508 Annesly.
Gallant Joseph, lab, res 731 S 13th.
Galley Harry, lineman Mich State Tel Co, rms 609 Tuscola.
Gallimore Charles E, glasswkr, res 1902 Wheeler.
Gallop Violet, bds 615 Elm.
Galloway Carl L, lab, bds 917 Bundy.
Galloway Howard A, lab, res 917 Bundy.

W. A. WILL Maker of Men's Photographs Only
Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Galloway John F (aged 52), died Jan 18, 1912.
Galloway John L, slsmn Story & Clark Piano Co, res 322 N 2d av.
Galloway-Pease Co, George L Humphrey sec-treas, whol lumber 510 Eddy bldg.
Gallup Charles E (Gallup, Rogner & Gallup), res 1005 S Jefferson av.
Gallup George (Gallup, Rogner & Gallup), res 814 Genesee av.
Gallup, Rogner & Gallup (George and Charles E Gallup, Carl C Rogner), lawyers 701-703 Kirby bldg.
Galon Leo F, hlpr P M R R, bds 305 Elm.
Galonska Anthony, lab, res 202 Shattuckville rd.
Galonska Cecelia, sorter Sag Grain Co, bds 305 Elm.
Galonska Frank, carp, res w s Lynn, 1 n of Elm.
Galonska Joseph A, barber Joseph Maerz, bds 305 Elm.
Galonska Leocadia (wid Anthony), res 305 Elm.
Galonska Leon, lab, bds 305 Elm, Carrollton.
Galonska Wladislaw, lab, bds 305 Elm, Carrollton.
Galvin Thomas, mach, bds 629 N 2d av.
Gamble Block, 821-825 Genesee av.
Gamble George E, driver Murphy & O'Hara, res 2216 N Michigan av.

HENRY FEICE & SON, Agents for
Globe-Wernicke Sectional Book Cases.
113-121 SOUTH BAUM. Tels. Mich. 140-L. Val. 1099-A.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

127 N. Franklin St. Saginaw, Mich. Bliss-Alger COLLEGE. Day & Night School Enter any time

Gamble Gilbert, lab, res 413½ W Genesee av.
Gamble John T, collarmkr Morley Bros, bds 911 S Washington av.
Gamble John U, foreman Central Warehouse Co, res 509 Davenport.
Gamm Louis, bricklayer, res e s Kimball, 4 n of Fuller.
Gamm Wm, bricklayer, res e s Kimball, 2 s of Cornelia.
Gangluff Clarence E, fireman P M R R, res 605 N 5th av
Gannaway Benjamin F, steamftr, res 913 S Washington.
GANSCHOW ARTHUR W HON, Judge of Probate, Court House, res 1100 S Michigan av.
Ganschow Charles F (aged 45), died Dec 2, 1912.
Ganschow Elsie I, bds 801 Court.
Ganschow Frank W, printer 308 Hancock, res 1122 S Michigan av.
Ganschow Grace M, bds 801 Court.
Ganschow Herman, fireman Wm Roethke Floral Co, res 294 Marquette.
Ganschow Matilda B (wid Charles F), res 801 Court.
Ganschow Press The, George Steet propr, 118-120 N Washington av.

ARCHITECTS - BUILDERS - REAL ESTATE
F. TAUB & SONS
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Ganschow Wm, boilermkr Jackson & Church C, res 317 Thurman.
Ganss Bertha A, clk Sag Val Drug Co, bds 601 S 4th av.
Ganss Christine, cook 321 N Washington av.
Ganss Elsie K, clk Mich State Tel Co, bds 601 S 4th av.
Ganss Henry (Henry Ganss & Son), res 601 S 4th av.
GANSS HENRY & SON (Henry and Wm C), Furniture Repairing and Finishing, 300 Hoyt av, Mich Tel 1787-L.
Ganss Wm C (Henry Ganss & Son), bds 601 S 4th av.
Gant Malinda Mrs, res 312 S Baum.
Gantner Charles, miner, bds 632 Division.
Gantner Philipena (wid Lucas), res 632 Division.
GARBER-BUICK CO THE, Guy S Garber and E L Black Mngrs, Automobiles, Supplies, Garage and Livery, 209-211 S 2d av, Mich Tel 967-L, Val 211, Repair Rooms. (See right center lines.)
GARBER GUY S, Mngr Garber-Buick Co, res 111 An-nesly, Mich Tel 2338-L.
Garbet Sarah (wid Archibald), boarding 2014 S Michigan av, res same.
Gardai Edward, hlpr, bds Louis Gardai (B V.)

H. A. Savage Co. 604 Bearinger Building Bell Phone 500 Plate Glass & Burglary Insurance of all kinds

Municipal BONDS THOS. D. BUICK Telephones { Bell 365 Valley 597 211-212 BEARINGER BUILDING MODERN PREFERRED STOCKS

MURPHY & O'HARA
714-716 Genesee Avenue.
Both Phones.
Dealers in all kinds of
CARPETS, RUGS, OIL CLOTHS
AND LINOLEUM.

Groceries and Meats
BOTH PHONES
VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Flour, Feed and Farm Produce

Gardai Louis, res s s Fuller, 1 w of Kimball (B V.)
Gardai Otto, fireman P M R R, bds Louis Gardai (B V.)
Gardai Sophia, bds Louis Gardai (B V.)
Gardei Alma, bds 1220 Carroll.
Gardei John A, butcher, res 200 Hermansau.
Gardey Erhardt J, appr P M R R, bds 224 S 13th.
Gardey Julius, car repr, res 224 S 13th.
Gardey Renata, stripper, bds 224 S 13th.
Gardiner, see also Gaertner, Gardner and Gartner.
Gardiner Harriet (wid Wm), res 2431 N Michigan av.
Gardiner Jessie L, sorter Sag Grain Co, res Zilwaukee.
Gardiner John T, brakeman P M R R, bds 313 Astor.
Gardner Anna M, bds 820 Cleveland.
Gardner Edith A, bds 820 Cleveland.
Gardner Eleanor (wid Theodore), res 1312 Pleasant.
Gardner Ella, rms 109 Millard.
Gardner Evelyn M (wid Eugene), res 514 S Weadock av
Gardner Fred, boilermkr P M R R, res 317 Norman.
Gardner Frederick A, compositor U S Health and Accident Ins Co, res 610 Cronk av.
Gardner George, lab, res 205 McGregor.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

Gardner Glenn F, pressfeeder, res 455 S 10th.
Gardner Helen G, bds 820 Cleveland.
Gardner H Levi, polisher, res 1801 Mackinaw.
Gardner James P, student, bds 610 Cronk av.
Gardner Jessie, mach opr, bds 509 Division.
Gardner John, tmstr, res 319 King.
Gardner John, condr P M R R, rms 314 Potter.
Gardner Joseph, lab, bds 319 King.
Gardner Leroy R, meter reader Water Board, bds 514 S Weadock av.
Gardner Melville G, pres and treas Gardner, Peterman & Co, res 820 Cleveland.
Gardner Myron C, brakeman P M R R, res 312 N 6th av.
Gardner Paul L, brickmkr Saginaw Sandstone Brick Co, res 626 Wood.
GARDNER, PETERMAN & CO, Melville G Gardner Pres and Treas, Albert L Gilbert Sec, Mnfrs of Lumber and Cooperage Stock, 409½ Court, Val Tel 2878.
Gardner Robert W, lab, bds 509 Division.
Gardner Theodore (aged 75), died July 7, 1912.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

KODAKS AND CAMERAS
At M. E. Danforth's 113-115 S. Jefferson Ave.

Gardner Walter, miner, res 509 Division.
Gardner Wm O, bartndr A Baumler & Co, rms 227 N Jefferson av.
Gardyzewski Walenty, car repr, res 725 Morris.
Garey, see also Geary.
GAREY-CASAMER CO, John C Garey Pres and Treas, Rolla C Casamer Sec, New and Second Hand Lumber and Machinery, 1380 N Niagara, Tels: Mich 3276, Val 3421.
Garey Charles, vessel capt, res 1514 Carroll.
Garey Edward, lineman, bds Hotel Kerby.
Garey John C (Shannon & Garey), pres Garey-Casamer Co, res 629 S Washington av.
Garey Julia (wid Wm), bds 400 Greenwich.
Garey Lloyd H, clk, bds 514 Jackson.
Gariepy Julius G, mach P M R R, res 805 N 3d av.
Garland Floyd, lab, bds 628 N Franklin.
Garlick Ernest T (Garlick & Runnels), res 314 Martha.
Garlick & Runnels (Ernest T Garlick, Lawrence E Runnels), mnfg jewelers 505-506 Wiechmann bldg.
Garneau Peter, grocer 2603 S Washington av, res same.

DEMAND
Union-made Cigars

Garon Clarence F, st car condr, bds 708 N Franklin.
Garon John D, res 708 N Franklin.
Garon J Wm, carp, bds 708 N Franklin.
Garon Margaret H, students, bds 708 N Franklin.
Garon Virginia, steno P M R R, bds 708 N Franklin.
Garrecht Catherine, domestic 211 N Washington av.
Garrecht Frank J, fireman P M R R, res 318 Eddy.
Garretson Louis, bottle blower, bds Park House.
Garrett Archibald, miner, res 521 S Mason.
Garrett Isaac N, engr, bds 525 Ward.
Garrett John A, slsmn White Sewing Machine Co, bds 928 Emerson.
Garrison John H, switchman, res 219 Kirk.
Garrolos Anthony, lab Sag Wood Products Co, res 908 Madison.
Garside George T, supt C E Duryea, res 1244 S Washington av.
Garske Anna (wid George F), res 223 S 10th.
Garske Anna T, mach opr Sag Silk Garment Co, bds 174 Harrison, Carrollton.
Garske Ella I, mach opr Sag Silk Garment Co, bds 174 Harrison, Carrollton.

RIPSLINGER BROS., Cinders and Cement
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar and Pickle Co.
CIDER VINEGAR. IT IS SUPERIOR.
MANUFACTURERS OF "OAKLAND" Brand
Try it and be convinced. ASK YOUR JOBBER.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Garske Frank, appr Wm B Mershon & Co, bds 174 Harrison, Carrollton.
Garske Frank, lab, bds 185 Harrison, Carrollton.
Garske John, lab, res 170 Harrison, Carrollton.
Garske Martin, lab, res 185 Harrison, Carrollton.
Garske Matilda J, mach opr Sag Silk Garment Co, bds 174 Harrison, Carrollton.
Garske Michael, lab, res 174 Harrison, Carrollton.
Garske Jennie M, domestic 500 Hoyt av.
Garten Louis (Garten & Traub), res 216 N Weadock av
Garten & Traub (Louis Garten, Harry Traub), ladies' tailors 207 S Washington av.
Gartner, see also Gaertner, Gardiner and Gardner.
Gartner Anton (Zorn & Gartner), res 923 Brockway.
Gartner Caroline S, bds 404 N 6th av.
Gartner Catherine (wid Frederick C), res 404 N 6th av.
GARTNER GEORGE, Plumbing, Steam and Gas Fitting, 107 N Warren av, Both Tels, res 130 N 7th, Val Tel 1163-B.
Gartner H Fred, bds 404 N 6th av.
Gartner Louis G, tailor Eugene Weiss, bds 404 N 6th av

ECZEMA
Ask us about our New Discovery for Eczema, Pimples And other skin Diseases

NEUENDORF & SCHMECK
The Progressive Pharmacists
Two Stores 420-422 W. Genesee Ave. 505 S. Michigan Ave.

Gartner Philomene (wid Gustav), res 632 Division.
Gartner Stephen, polisher, res 129 S Andre.
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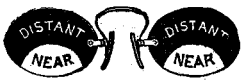

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Gilbride Helen, bkpr Ripslinger Bros, bds 407 Clark.
Gilbride Josephine C, sorter, bds 407 Clark.
Gilchrist Charles, mach, res 1011 Fitzhugh.
Gilchrist Jane B, bkpr R K Logan, bds 324 S Warren av.
Gilchrist Marie, bds 1011 Fitzhugh.
Giles Frank D, foreman Strable Mfg Co, bds 312 Simoneau.
Giles Wm H, mach A T Ferrell & Co, res 2270 S Michigan av.
Gilganasz Anthony, lab, res 147 Monroe, Carrollton.
Gilganasz John, lab, res 157 Monroe, Carrollton.
Gilganasz Joseph, lab, bds 147 Monroe, Carrollton.
Gilganasz Julius, lab, res 219 Elm, Carrollton.
Gilganasz Thomas, lab, bds 147 Monroe, Carrollton.
Gilganasz Walter, lab, res 110 Harrison, Carrollton.
Gilginas August, lab, res 308 Shattuckville rd, Carrollton
Gilkey Press B, trav agt Sag Val Drug Co, res Bay City
Gill Frank, brakeman, rms 434 N Franklin.

W. J. McCRON BOOK BINDING.
212-214-216 NORTH FRANKLIN.

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Gill Frederick (Dederich & Gill), agt Grand Rapids Brewing Co, res 630 S 4th av.
Gill Herbert B, brakeman P M R R, bds 614 N Franklin.
Gill Mary E (wid Wm), bds 135 Farwell.
Gillam Emily, bds 624 Thompson.
Gillam Frank J, trav agt, res 624 Thompson.
Gilland Bertha, domestic 544 S Weadock av.
Gilland Wm H, barber Samuel Greenwald, res 1602 Cooper av.
Gillard Armada, student, bds 1210 S Weadock av.
Gillard Wm H, fireman, res 1210 S Weadock av.
Gilles Henry, grinder, res 1425 Tuscola.
Gilles John C, bartndr Alex Schrems, res 115 S 9th.
Gillespie Edith, bds 656 Greenwich.
Gillespie James J, meat ctr J A Riser & Co, res 1607 S Harrison.
Gillespie Robert, miner, res 656 Greenwich.
Gillespie Wm, miner, res 631 Greenwich.
Gillett Claude E, engr Wm Polson & Co, res 742 Bundy.
Gillett Robert H (United States Tie Plug Co), res 908 Court.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisment page 2

Gillies Wm, engr P M R R, res 1120 Carroll.
Gillis August, hlpr P M R R, res Carrollton.
Gillis Frank, glasswkr, res 2823 Wood.
Gillman Flora, maid 437 N Jefferson av.
Gillman Frank J, hlpr, res 1316 Cherry.
Gillmann Charles, lab, res e s Munson, 2 n of Wadsworth av (B V.)
Gillmann Emma, mach hd Lufkin Rule Co, bds Charles Gillman (B V.)
Gillmann Walter, lab, bds Charles Gillmann (B V.)
Gilmartin Wm, inspr, res 615 N 11th.
Gilmore Grace, sorter, bds 309 Perry.
Gilmore Jessie, bds 309 Perry.
Gilmore John, res 1036 N 6th av.
Gilmore Mortimer P, collarmkr Morley Bros, bds 309 Perry.
Gilmore Moulton P, grocer 309 Perry, res same.
Gilmore Robert J, bds 1036 N 6th av.
Gilow, see Gelow.
GILROY MADAM, Hair Dressing, Hair Goods, Scalp and Facial Treatment, 402 Wiechmann Bldg, Mich Tel 1099-J. (See adv in classified Hair Goods.)

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Gilson Edward M, clk J P Thomas, res 317 N Oakley.
Gilson Harry E, printer W J McCron, bds 317 Fitzhugh
Gilson John, res 822 Lincoln av.
Gilson John, mach hd Sag Wood Products Co, res 711 Marion.
Giltrap Wm, painter 142 Pleasant, res same.
Gindler Emma, bds 120 Wipplinger Lane.
Ginske Anton, shoemkr 1726 N Oakley, res same.
Ginster Anthony J, lab, bds Joseph Ginster.
Ginster Joseph J, lab, res w s Genesee av, 2 s of Webber
Ginster Wm G, clk Marwinske & Loebrich, bds Joseph J Ginster.
Gioccolli James, lab, bds 201 Carrollton.
Gioccolli Joseph, lab, res 201 Carrollton.
Gionfortune Basle J, pedler, res 501 Barnard.
Gionfortune Emma, bds 501 Barnard.
Gipe Delia S, gymnasium tchr High School (e s), bds 910 Thompson.
Girard, see also Gerard.
Girard Amelia (wid Joseph), bds 710 Youmans.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Girard Joseph A, lab, res 708 Perry.
Girard Louis S, blksmith, res 804 Waller.
Glady John F, dispatcher P M R R, res 1800 N Michigan
Glaenzer Henry G, credit man Morley Bros,bds 215 S 10th.
Glasby Alfred, lab, res 708 N 4th av.
Glasby Alfred H, leatherwkr, res 107 Linton.
Glasby Alfred L, glass ctr Central Cut Glass Co, bds 211½ N Hamilton.
Glasby C Murel, engr, res 216 N 9th.
Glaser Lena, bds 2807 N Michigan av, Carrollton.
Glaser Ottillia Mrs, res 2807 N Michigan av, Carrollton.
Glaser Robert H, lab, bds 137 Reed.
Glaser Robert H Jr, lab, bds 2807 N Michigan av.
Glasford Frank, cigarmkr Hod Cigar Co, res 224 N 3d.
Glass Percy R, dentist 216 Genesee av, res 721 Holland.
Glave Frank F, driver Sag Ice & Coal Co, res 613 N Mason.
Glave Herbert J, woodwkr, res 1773 Madison.
Glave Louis F, butter and eggs 329 S 11th ,res same.
Glazier Lyman E, carp, res 1741 Cooper av.
Glazier Lyman L, lab, res 1741 Cooper av.

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Gleason Benjamin E, engr Wickes Bros, bds 532 N Washington av.
Gleason Charles E, compositor Seemann & Peters, res 406 N 5th av.
Gleason Frank D, mngr Great Atlantic and Pacific Tea Co, res 207 S 5th av.
Gleason Julia (wid James), res 1915 N Fayette.
Gleason Margaret (wid Patrick), res 720 Douglas.
Gleason Thomas, res 1523 Cass.
Gleason Thomas A, woodwkr Lufkin Rule Co, bds 720 Douglas.
Gleason Wm E, leatherwkr Lufkin Rule Co, bds 406 N 5th av.
Gleeson James M, condr, res 1015 Congress av.
Glenn Robert C, hlpr Jackson-Church-Wilcox Co, res 426 Webber.
Glennie Emma L, steno Symons Bros & Co, bds 175 Pleasant.
Glennie Fannie M (wid Charles D), res 175 Pleasant.
Glenz Wm C, borer Automatic Faucet and Spigot Co, res 204 Cambrey.

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1422 MONROE STRE T, ON P. M. R. R.
COAL
COKE
WOOD

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Glick, see also Gluck.
Glick Chester J, mach C E Duryea, bds 1715 N Bond.
Glick John H, carp, res 1715 N Bond.
Glick Lawrence R, plumber C A Cannan, res 613 Union.
Glick Martin P, lab, res 613 Union av.
Glick Wm F, car inspr, res 1220 Union av.
Glick Wm H, mach Jackson-Church-Wilcox Co, bds 1715 N Bond.
Glines Edward E, barber 1261 S Washington av, bds 432 Ward.
Glisbee John, well driller, res 1618 Lapeer av (B V.)
Globig Hugo, bottler, bds 2010 Maple.
Glover Alfred H, photogr 415 Genesee av, res same.
Glover Augusta (wid Harry H), res 1103 S Warren av.
Glover Ella C, tchr bds 415 Genesee av.
Glover Frederick C, mach, res 500 Cornelia.
Glover James P, painter, res 1400 Tuscola.
Glover Jean, clk Barie's, bds 1103 S Warren av.
Glover Jesse, sheetmetalwkr F G Griffin, bds 1103 S Warren av.
Glover Nelson H, student, bds 415 Genesee av.

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Glover Raymond L, tchr, bds 415 Genesee av.
Glover Wm H, mach, res 211 N 9th.
Glowacki John, lab, bds 916 Carrollton, Carrollton.
Glowacki Stanislaus, lab, res 916 Carrollton, Carrollton.
Glowacki Stephen, lab, bds 916 Carrollton, Carrollton.
Glowacki Theresa, bds 916 Carrollton, Carrollton.
Glowicki Anthony, tmstr, res 258 Winter, Carrollton.
Glowicki John, lab, bds 258 Winter, Carrollton.
Gluck, see also Glick.
Gluck Adolph, groceries and meats 800-802 Throop, res 721 Monroe.
Gluck Albert S (Gluck & McLarty), res 329 S 4th av.
Gluck Minnie, bds 721 Monroe.
Gluck Sarah, clk Adolph Gluck, bds 721 Monroe.
Gluck & McLarty (A Gluck, E McLarty), mechanotherapists, 208-209 Kerby bldg.
GLYNN EDWARD W, Cashier Second National Bank, res 1307 S Jefferson av.
Glynn Patrick (Eddy & Glynn), res Green Bay, Wis.

Appel Steam Bakery Wholesale Bread & Cake Bakers
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Gnatkowski Albert F, engr Mershon, Eddy, Parker Co, res 327 Schaefer.
Gnatkowski Charles, carp, res 409 Weiss.
Gnatkowski Clara H, dressmkr 2319 N Fayette, bds same
Gnatkowski Edward C, timekpr Jackson-Church-Wilcox Co, res 709 Hanchett.
Gnatkowski Elsie C, dressmkr Ella A Foss, bds 2626 N Michigan av.
Gnatkowski Florence, milliner Henrietta Chamberlain, bds 2626 N Michigan av.
Gnatkowski Gustave E F, sawfiler, res 2319 N Fayette.
Gnatkowski Herbert W, clk Clark Grocery Co, bds 409 Weiss.
Gnatkowski Herman F, bench hd D Hardin Co, res 2614 N Michigan av.
Gnatkowski Irma, waiter F W Bennett Jr, bds 409 Weiss
Gnatkowski Meta, bds 2319 N Fayette.
Gnatkowski Otto F, mach hd Jackson-Church-Wilcox Co, bds 409 Weiss.
Gnatkowski Wm F, chief engr Mershon, Eddy, Parker & Co, res 2626 N Michigan av.
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Gniotczynski Helen, bds 220 Jackson, Carrollton.
Gniotczynski Louis, lab, bds 220 Jackson, Carrollton.
Gniotczynski Michael, soldier, bds 220 Jackson.
Gniotczynski Stanislaus, lab, res 220 Jackson, Carrollton
Gniotczynski Stanislaus Jr, lab, res 216 Jackson.t
Gnirs Emily C, steno, bds 632 Howard.
Gnirs John J, tailor Beach Tailoring Co, res 632 Howard
Godard Cora B, student, bds 319 Carlisle.
Godard Elmer C, mngr bowling alley F B Godard, bds 319 Carlisle.
GODARD FRANK B, Sample Room and Bowling Alley, 413 Genesee av, Both Tels 447, res 319 Carlisle, Val Tel 1413.
Goddard Fred R, bartndr Method & Co, bds 216 S Hamilton.
Goddin Clement F, clk, bds 410 S Park av.
Goddin Eunice H, clk U S Graphite Co, bds 410 S Park.
Goddin Mary, bds 410 S Park av.
Goddin Marion M, tel opr Mich State Tel Co, bds 410 S Park av.

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Godeman Joachim, saloon 1132 N Washington av, res same.
Godfrey Mary Mrs, res 724 S 12th.
Godfrey Thomas P, lab, res 508 S Bond.
Godley Charles W, contr 423 N Franklin, res same.
Goebel Louisa, janitor John Moore School, bds 143 S Mason.
Goecker Louis A, supt Feige Desk Co, res 801 Millard.
Goecker Louis E, student, bds 801 Millard.
Goeden August, lab, res 320 Glasby.
GOERGEN JOHN, Therapist, Healer and Psychic, Speaks German and English, Office Hours 9 A M to 9 P M, 822 Johnson, res same, Val Tel 1266.
Goerke Adolph, woodwkr, bds 176 Jordan.
Goerke John, lab, res 176 Jordan.
Goerke John Jr, lab, bds 176 Jordan.
Goerke Richard, lab, bds 176 Jordan.
Goerke Robert, lab, bds 176 Jordan.
Goes August, pres The C L Roeser Co, res 103

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GOESCHEL HERMAN, Insurance, Real Estate and Steamship Agent, 107 S Jefferson av, Val Tel 789-B, res 524 S Weadock av.
Goeschel John (Edward Goeschel & Sons), res 125 S 3d.
Goeschel Persis M, tchr High School, bds 524 S Weadock av.
Goeschen John W, shoes, res 125 S 3d av.
Goessman Oscar, agt, res 254 S 14th.
Goessmann Fannie, bds 226 S 6th av.
Goessmann Josephine, res 226 S 6th av.
Goetz, see also Gotz.
Goetz Elmer E, sub carrier P O (e s), bds 232 N 14th.
Goetz Henry, carp 142 Mytrle, res same.
Goetz Henry W F (J B Goetz Sons), res 315 N Webster
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Goetzinger Gertrude Mrs, res 1200 S Warren av.
Goff Claude S, clk, bds 700½ Genesee av.
Goff Donald, tmstr Kerry & Way, bds 916 N Granger.
Goff Ernest A, res 600 Congress av.
Goff Ernest W, pres and mngr Union Drug Co (Inc), res 316 N Fayette.
Goff Gilbert B, res 128 N Washington av.
Goff Nellie M, bkpr Seitner Bros, bds 549 S 4th av.
Gogle Elizabeth C (wid John), bds 336 N 4th av.
Gohlke Edith, bds 500 N Andre.
Gohlke Edward, res 500 N Andre.
Gohm Carl J, plumber M E Brown & Son, bds 307 S Woodbridge.
G[illegible]m Herman, mach hd, res 307 S Woodbridge.
[illegible] Minnie, ironer Peerless Laundry and Dye Co, bds [illegible] S Woodbridge.
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Goit Myrtle I, tel opr, bds 413½ W Genesee av.
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Golden Fred V, clk Jackson-Church-Wilcox Co, bds 402 Wayne.
Golden John W, mach hd Jackson-Church-Wilcox Co, bds 402 Wayne.
Golden Wm, miner, res 900 Kendrick.
Golden Wm R, carp, res 402 Wayne.
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Goldman Joseph J, trav agt, res 1005 Lyon.
Goldman Lucile, clk Mrs Jennie Goldman, bds 1005 Lyon
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Gollwitzer Blulah B, clk Heavenrich Bros & Co, bds 1229 Johnson.
Gollwitzer George E, trav agt, res 1021 S Washington av
Gollwitzer Mabel M, bkpr, bds 1229 Johnson.
Gollwitzer Mary E (wid John J), res 1229 Johnson.
Gollwitzer Vera E, ship clk, bds 1229 Johnson.
Golombisky August, vessel capt, res 1301 N Oakley.
Golombisky Fred C, car repr, res 229 Durand.
Golson Edward S, surveyor, res 3131 S Washington av.
Golumb Jacob, lab, res 2710 N Michigan av, Carrollton.
Golz Anna M, steno Billing & Griffin, bds 194 Schemm.
Golz George, lab, bds John Golz Carrollton.
Golz John, lab, res n s Shattuckville rd, 6 w of H[illegible]-sau, Carrollton.
Golz Martha E, dressmkr M A Mader, bds 19[illegible]

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Gonyeau Zoe (wid Ernest), bds 900 Douglas.
Gooch Margaret A Mrs, bds 455 N 2d av.
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Goodboo George M, carrier P O (e s), res 821 S 11th.
Goodboo Wm C, mach C E Duryea, res 1308 N 6th.
Goodboo Zoe (wid George), res 1308 N 6th.
Goodell David C, condr P M R R, res 1111 W Genesee.
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Goodman Henry, driver Sag Ice & Coal Co, res 614 Wayne.
Goodman Henry, pipeftr, rms 609 N Franklin.
Goodman John, driver R Christensen, res 1750 Gratiot.
Goodman Joseph, miner, res 2010 Maple.
Goodman Joseph L, bench hd Opportunity Mnfg Co, bds 2010 Maple.
Goodman Leon A, floor mngr Barie's, res 404 Howard.
Goodman Minnie, bkpr, bds 730 S Jefferson av.
Goodman Quiruin Jr, lab, bds 2010 Maple.
Goodman Rosa, milliner, bds 2010 Maple.
Goodman Sigmund, bds 404 Howard.
GOODMAN WM E, Mngr Saginaw Coal Co, res 408 S [illegible]erson av, Tels, Mich 93, Val 16.
[illegible] Wm, bds [illegible]34 N Washington av.
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Goodrich Finis E, florist, bds 1312 S Washington av.
Goodrich George, mach Strable Mnfg Co, bds 1802 S Jefferson av.
Goodrich George N, agt, res 1312 S Washington av.
Goodrich George W, cooper, res 2423 Cooper av.
Goodrich James, lab, res 1802 S Jefferson av.
Goodrich John, electrn, bds 1416 Fitzhugh.
Goodrich Julia M, bds 2423 Cooper av.
Goodrich Nettie (wid Albert), res 411 S Woodbridge.
Goodrich Phineas M, barber 602 S 4th av, res 707 S Park
Goodridge Bros (Wallace L Goodridge) photogrs 220 S Washington av.
Goodridge John F, electrn Jeffers Theater, bds 1416 Fitzhugh.
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Goodrow Gertrude E, bkpr Culver-Deisler Co, res Saginaw (e s) R F D 6.
Goodrow Gilbert, woodwkr, res 807 S Porter.
Goodrow Joseph, hlpr Val Grey Iron Foundry Co, bds 2624 S Washington av.
Goodrow Vital P, mach hd Jackson-Church-Wilcox Co, res 401 S Mason.
Goodsell John O, dentist 203 N Hamilton, res same.
Goodsell J Orton, student, bds 203 N Hamilton.
Goodspeed Roy, lab, res 327 Brown.
Goodwin Charles, miner, res 315 Perry.
Goodwin Cora Mrs, bds 1100 S Harrison.
Goold Madge M, steno Fidelity Accident Co, bds 132 N 5th av.
Goold Wilson S, lab, res 701 Burnham.
Goppelt Amelia S, bds 411 Hayden.
Goppelt Henry P, vice-pres Symons Bros & Co, res 411 Hayden.

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Gordon Emmett E, tailor Charles Vanek, bds 541 S 14th
Gordon Frances G, steno Morley Bros, bds 601 N 3d av.
Gordon Frank F, trav agt, res 608 Walnut.
Gordon George, res 1218 Clinton.
Gordon George (Gordon Bros & Trier), res 316 Perkins
Gordon Harold J, bds 541 S 14th.
Gordon James, carp, res 424 S 10th.
Gordon John C (Gordon Bros & Trier), res 541 S 14th.
Gordon John D, porter Pacific Hotel.
Gordon Matie, bds 918 Hoyt av.
Gordon Ray, bds 310 S Water.
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Gordon Wm J, restaurant 110 S Washington av, res 328 N Warren av.
Gore Harry E, bkpr Second Natl Bank, bds 731 S Park
Gore Raymond, clk Morley Bros, bds 731 S Park.
Gore Sarah J (wid James), res 731 S Park av.
Goretzke George, bkbndr Seemann & Peters, res 1616 Johnson.
Gorham Elsie, nurse Saginaw General Hospital.
Gorman Frank, student, bds 714 Tuscola.
Gorman James E, polisher Jackson-Church-Wilcox Co, bds 609 Monroe.
Gorman John, fruits 121 Lapeer av, res 714 Tuscola.
Gorman Matthew, glasswkr, bds 613 S Fayette.
Gorman Mettie, student, bds 714 Tuscola.
Gorman Michael, reporter Saginaw Courier-Herald, bds 714 Tuscola.
Gorman Rocco, tchr, bds 714 Tuscola.
Gorny Anthony, lab, bds Stanislaus Gorny, Carrollton.
Gorny Martin, lab, bds Thomas Gorny.
Gorny Stanislaus, hlpr P M R R, res w s Jackson, 1 s of Shattuckville rd, Carrollton.

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Gorny Thomas, lab, res n s Bancroft, 1 w of 17th.
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Gorte Amelia, mach opr, bds 130 Marquette.
Gorte Christian, lab, res 130 Marquette.
Gorte David, lab, bds 130 Marquette.
Gorte Olga Mrs, trimmer Sag Specialty Co, bds 295 Brenner.
Gorton Glen, steno Amer Exp Co, bds 316 N Warren av.
Gortschakowski Gustav, lab, res 713 Bay.
Gortschakowski Paul G C, steno Jackson-Church-Wilcox Co, bds 713 Bay.
Goschke Emil, res 170 Freedom (B V.)
Goseline Harry S, farmer, res 1002 S Washington av.
Goseline Rosalia (wid Spencer), bds 109 Owen.
Gosen Adeline, candymkr Val Sweets Co, bds 1322 Van Buren.
Gosen Andrew, clk Paxson & Schoeneberg, res 902 N Porter.
Gosen Cass, res 718 N Michigan av.

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Gosminski Anna, mach hd Lufkin Rule Co, bds 809 Marion.
Gospel Hall, 319 N Webster.
Gossel Albert H J, trav agt, res 311 S 10th.
Gossel Charles F, bartndr Peter Beck, res 324 S 9th.
Gossel Frederick, ship clk U S Graphite Co, res 643 S 10th.
Gossel Henry, lab, res 913 Lapeer av.
Gossel Wm (Vollert & Gossel), pressman Seemann & Peters, res 1413 Lapeer av.
Gotowka Albert, lab, bds 324 Shattuckville rd, Carrollton
Gotowka Anthony, lab, res 324 Shattuckville rd.
Gotowka Helen, sorter Sag Grain Co, bds 324 Shattuckville rd, Carrollton.
Gotowka Sadie, laundress, bds 324 Shattuckville rd.
Gottleber Conrad, mngr Hotel Vincent, res same.
Gotts Bert E, clk, rms 534 N Franklin.
Gotts Hattie Mrs, cigar clk Hotel Vincent, rms 534 N Franklin.
Gottschalk Caroline S (wid Charles), res e s Webber, 2 n of Carlisle.

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Gottschalk Martha M, clk U S Health and Accident Ins Co, bds 311 N 5th av.
Gottschalk Martin G, sub carrier P O (e s), res 308 N 5th av.
GOTTSCHALK REINHOLD, Cigar Mnfr, 311 N 5th av, res same. (See page 7.)
Gotz, see also Goetz.
Gotz Mary (wid Christ), res 308 Greenwich.
Goude Frances, clk Wolpert & Libofsky, bds 706 N Warren av.
Goude Mary A Mrs, res 706 N Warren av.
Goude Thomas, removed to Flint, Mich.
Gould Arthur S, mach, res 1009 S 4th av.
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Gould Jay, lab P M R R, bds 706 N Bond.
Gould Lawrence, student, bds 334 N Warren av.
Gould Leslie, clk Victor J Tatham, bds 1009 S 4th av.
Gould Madge, steno, bds 132 N 5th av.
Gould Orlien C, trav agt, res 316 Cherry.
Gould Ray O, bds 316 Cherry.
Goulding Elizabeth (wid George), res 625 N 4th av.
Goulet Lulu M, steno Mich Sugar Co, rms 419 N Jefferson av.
Goutremout Charles, hlpr, bds 1132 N Washington av.
Govan John, designer, bds 1408 S Michigan av.
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Gowing Orson, farmer, res 2921 Mackinaw.
Gowling George N, clk Nelson Gowling, bds 516 Gratiot
Gowling Nelson, grocer 516 Gratiot av, res same.
Goz James, lab, bds 1417 Maple.

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Grabmeyer Olga, tel opr Lee & Cady, bds 118 N 14th.
Grabow Herman F, lab, res 409 Vermont.
Grabowski Anna, presser C F Aubry, bds 212 Germania.
Grabowski Adam, res 1109 Hess av.
Grabowski Anna, woodwkr Lufkin Rule Co, bds 1109 Hess av.
Grabowski August, bartndr Edmund Hunter, rms 407 S Franklin.
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Graebner Concordia Mrs, dressmkr 705 Congress av, res same.
Graebner Elizabeth, bds 129 N Granger.
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Graebner Henry J P, grocer, res 129 N Granger.
Graebner Henry P, bkbndr Bliss Publishing Co, res 124 N Oakley.
Graebner John, bartndr, res 415 S Fayette.
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Graham Barbara, clk, bds 1720 S Michigan av.
Graham Benjamin, engr, res 527 Ward.
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Graham Charles W, car repr, res 313 N 13th.
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Graham James G, carp, res 1635 Vermont.
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Graham John, tmstr, res 737 Hess av.
Graham J Allen, tmstr Westhoff & Robinson, res 1024 Howard.
Graham Leslie E, mach hd Lufkin Rule Co, bds 606 Fordney av.
Graham Mamie A, mach opr Sommers Bros' Match Co, bds 1200 Cherry.
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Grams Henry O, chauffeur, res 1023 N Harrison.
Grams Herman A, ctr E A Robertson Co, res 1113 Fitzhugh.
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Grandy Gertrude, bds 640 S 5th av.

Grandy Helen H, student, bds 701 Johnson.

Grandy Marion L, bds 701 Johnson.

Granger, see also Grainger.

Granger Chester, fireman, res 611 Kirk.

Granger Ella M Mrs, res 631 N 3d av.

Granger Elmer, hostler Bartow & Enright, rms 1703 Union av.

Granger Floyd H, motorman, bds 631 N 3d av.

Granger Lawrence D, slsmn Bolton Auto Co, res 1734 N Michigan av.

Granger Samuel W, tmstr, res 205 N Andre.

Granse Carl P, mach The Wickes Boiler Co, res 441 S 10th.

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Granse Wm H, student, bds 335 S Washington av.
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Grant Charles S, res 613 N Hamilton.
Grant Edward, saloon 115 S Niagara, res same.
Grant Edwin, gardener, res 740 S 12th.
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Grant George A, agt Mutual Benefit Life Ins Co, res 813 Emerson.
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GRANT WM, Propr Grant Transfer Line, res 320 S Washington av, Mich Tel 628-L.
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Granville Edward G, clk R Granville & Son, res 326 N 2d av.
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Granville Martha A (wid Robert), res 311 N Jefferson.
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Gratopp Albert, sheetmetalwkr F G Griffin, bds 1512 Cherry.
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Graves Jane (wid Thomas), bds 229 S 14th.
Graves Jessie E, opr, bds 1308 W Genesee av.
Graves John D, foreman Bartow & Enright, bds 1308 W Genesee av.
Gravratt Leona M, bds 1418 S Warren av.
Gravratt Wm, miner, res 1418 S Warren av.
Gray Anna B, bds 144 Gage.
Gray Charles F, boilermkr, bds 1034 S Washington av.
Gray Charles W, stoker, bds 922 S Washington av.
Gray Cornelius J, harnessmkr Morley Bros, res 208 S 6th av.
Gray C Maude, steno U S Graphite Co, bds 415 Cornelia
Gray Edith A, student Bliss-Alger Business College, bds 419 S Park av.
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Gray James, lab, bds 331 Eddy.
Gray J W, trav agt, rms Y M C A.
Gray Leonard N, barber, res 922 S Washington av.
Gray Libbie (wid Garrett B), res 216 Gallagher.
Gray Mary P (wid Wm L), res 422 S 5th av.
Gray Robert, grinder Mitts & Merril, res 415 Cornelia.
Gray Samuel W H, painter 1209 Phelon, res same.
Gray Thomas, miner, res 163 Jordan.
Gray Wm D, elev opr, res 144 Gage.
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Greeley John, lab, bds Joseph Steve.
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Green Allie, student Bliss-Alger Business College, bds 1502 Webber.
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Green Anna (wid Daniel), res 229 S 9th.
Green Anna, glass ctr Central Cut Glass Co, bds Joseph Green.
Green Annie I, tchr, bds 922 Germania av.
Green Beatrice, assistant J W Hutchison, bds 219½ S Hamilton.
Green Benjamin, signal emp P M R R, bds 715 N Warren av.
Green Benjamin F, res 903 Bundy.
Green Bert, mach, rms 713 N Warren av.
Green Bessie, student, bds 928 S Weadock av.
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Green Elizabeth (wid George), bds 1125 Owen.
Green Ellen (wid Thomas), res 713 S Granger.
Green Flora (wid Wm), res 603 Norman.
Green Frank, carp, res 118 S 13th.
Green Fred H, trucker M C R R, res 431 N Washington
Green George W (Green Bros), res 922 Germania av.
Green Hattie J, bds 713 S Granger.
Green Helen, bds 412 S Bates.
Green Helen, inspr Lufkin Rule Co, bds 118 S 13th.
Green Helen (wid Merle), maid 1243 S Jefferson av.
Green Helen J, bds 328 S 6th.
Green Henry, res 1125 Owen.
Green Jacob, car inspr, bds 118 S 13th.
Green James A, carp, res 103 Greenwich.
Green James L, sheetmetalwkr, res 935 Benjamin.
Green James W (Green Bros), res 328 S 6th.
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Green Joseph, carp, bds 118 S 13th.
Green Joseph, contr s e cor Maplewood av and Webber, res same.
Green Laura A, tel opr, bds 603 Norman.
Green Lena (wid Stephen), res 713 Tuscola.
Green Marjorie, bds 603 Norman.
Green Mary (wid Patrick), bds 123 S 7th.
Green Milton B, slsmn Standard Oil Co, res 322 N Baum
Green Nellie, bkpr Green Bros, bds 229 S 9th.
Green Nellie Mrs, cook C B Nash, rms 212 N 2d av.
Green Nellie, student, bds 922 Germania av.
Green Percy, clk, bds 511 Hill.
Green Percy T, slsmn Symns Bros & Co, rms 401 Johnson.
Green Robert L, clk Green Bros, bds 229 S 9th.
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Green Silas M, lab, res 123 Salt.
Green Victoria (wid Myron), bds 137 Gallagher.

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Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

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Green Viola, bds 420 Linton.
Green Walace, res 416 Durand.
Green Wilhelmina C, tchr, bds 922 Germania av.
Green Wm, lab, bds 1540 N Bond.
Green Wm J, tmstr, res 137 Gallagher.
Green Wm M, janitor Chase blk, res 1118 Congress av.
Green Wm M, motorman, res 1212 Johnson.
Green Wm M, propr The Electric Shoe Repair Shop, rms Y M C A.
Greenaway Susan (wid Wm), bds 413 Elinor.
Greenberg Charles, lab, res n e cor Munson and Cornelia.
Greenberg Charles F, bds Charles Greenberg (B V.)
Greenberg Elizabeth, bds Charles Greenberg (B V.)
Greenberg Elsie, mach opr, bds Charles Greenberg.
Greenberg Louis, carp, bds Charles Greenberg (B V.)
Greene Bert L, mngr B F Goodrich Co and Diamond Rubber Co, bds 815 Genesee av.
Greene Bina M, steno Saginaw Milling Co, bds 617 S Warren av.
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Greene Irene A, bds 911 Hoyt av.
Greene James, land cruiser, res 911 Hoyt av.
Greene James E, lawyer, bds 911 Hoyt av.
Greene Jefferson, glasswkr, bds 2426 S Michigan av.
Greene John J, glasswkr, res 926 Burnham.
Greene Mary, bds 911 Hoyt av.
Greene Victoria B (wid Myron), bds 137 Gallagher.
Greene Vivian D, lab, bds Joseph Green.
Greenfield Newton H (aged 54), died April 22, 1912.
Greenfield Roy N, mach Natl Engineering Co, res 302 Division.
Greenfield Sarah F (wid Newton H), bds 302 Division.
Greening, see also Groening.
Greening Catherine (wid James), res 617 N Oakley.
Greening Florence M, dressmkr Mamie C Doyle, bds 617 N Oakley.
Greening George, mach, bds 617 N Oakley.
Greenkorn Frederick, car repr, bds 821 Stone.

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Greenkorn Wm, lab, res 1120 Lyon.
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Greenman Robert R, bds 315 Douglas.
Greenwald Ella Mrs, boarding, 802 N Washington av.
Greenwald Frank, shoemkr Heavenrich & Co, res 231 Jackson, Carrollton.
Greenwald John, lab, bds Joseph Greenwald, Carrollton.
Greenwald Joseph, lab, res 802 N Washington av.
Greenwald Joseph, lab, res n s Shattuckville rd, 3 w of Hermansau, Carrollton.
Greenwald Peter, trav agt, bds 1316 Johnson.
Greenwald Samuel, barber 108 S Hamilton, res 135 S Andre.
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Gregg Edward A, clk Morley Bros, res 300 N 3d av.
Gregg John N, mach, res 1115 Carroll.
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Gregor Henry E, mach, res 553 Sheridan pl.
Gregory Anna M (wid Enos L), propr Gregory's Music house, res 213 N Webster.
Gregory Archie, painter, res 1103 N Granger.
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Grell Henry, porter Joseph Berghoff, res 1224 N 8th.
Grell Henry C, lab, bds 1224 N 8th.
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Gunn Carlyle A, clk, bds 1003 Hancock.
Gunn Wm A, propr Sag Music House, res 1003 Hancock.
Gunn Wm W, removed to Detroit, Mich.
Gunner Agnes M, private sec U S Health and Accident Ins Co, bds 127 S 6th av.
Gunner Emily, bds 127 S 6th av.
Gunner James T, cigars 313 Genesee av, res 127 S 6th.
Gunther, see also Guenther.
Gunther Edward A, clk Morley Bros, res 416 N Porter.
Gunther Edward C, butcher, res 109 Carrollton.
Gunther Harry E, clk A A Schott, bds 109 Carrollton.
Gurney Anastasia, bds Martin Gurney (B V).
Gurney Arthur E, trav agt, bds 823 N Bond.

E. B. BEARINGER
Corner Janes Av. and Baum
Watt Motor Works Building

General Machine Work
All Work Fully Guaranteed
Both 'phones 1333

Gurney Bernice, woodwkr Lufkin Rule Co, bds Martin Gurney (B V).
Gurney Charles H, trav agt, res 823 N Bond.
Gurney Frances M, bds 823 N Bond.
Gurney Martin, lab, res w s Munson, 3 n of Fuller (B V)
Gurney Vincent A, chief clk Hotel Vincent, res 231 S Washington av.
Gushava Ignatz, bds Michael Biskup.
Gusi Wm, cabtmkr, res 208 W Birch.
Gust Helena E (wid Robert G), res 1635 Lapeer av.
GUTE GEORGE CAFE, Choice Wines and Liquors and Fine Cigars, Barber Shop in Connection, 1261 S Washington av cor Bristol, opp City Hall, res same. Tels: Mich 1321, Val 1400.
Guthrie John W, lab, res 294 Jordan.
Gutka Antonia (wid John), res 124 S 13th.
Gutka Frank L, collarmkr Morley Bros, bds 124 S 13th.
Gutka Prexsida, bds 124 S 13th.
Gutka Stephen, filer, res 1425 Lapeer av.
Gutmann, see also Goodman.
Gutmann August S, lab, res 1723 Grout.
Gutmann Frederick, miner, bds 2415 S Niagara.

COOK WITH GAS

THE J. W. IPPEL CO. DRESS GOODS
Val. Tel. 2892 Mich. Tel. 3002

Gutmann James, lab, bds 1723 Grout.
Gutmann Joseph, clk, bds 1723 Grout.
Gutmann Mary, bds 1723 Grout.
Gutmann Quirenius, res 2415 S Niagara.
Gutowski Frederick, lab, res 811 Carrollton, Carrollton.
Gutowski Gottfried, lab, bds 811 Carrollton, Carrollton.
Gutowski Martin, lab Sag Table & Cabinet Co, rms 303 Lee.
Gutowski Stanley, lab, rms 303 Lee.
Gutt Katherina (wid Anton), janitor Bearinger bldg, res 125 N 10th.
Guttowsky Wm F, mach Wm B Mershon & Co, res 114 Reed.
Guttridge Thomas G, lab, res 1715 State.
Guy Harold, bkpr H W Carr Co, bds 4 Schmelzer Apts.
Guy Wm E, trav agt Melze, Alderton Shoe Co, res 4 Schmelzer Apts.
Guyder John, clk, res 615 N Fayette.
Gwiazdowski Stanislaus, miner, res 828 S 13th.
Haack Alice L Mrs, res 227 N Jefferson av.
Haack John E C, jeweler 712 Genesee av, rms 312 N Warren av.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Haag, see also Haug and Hoag.
Haag John X, blksmith Mitts & Merrill, res 613 Emily.
Haas, see also Hasse.
Haas Daniel H, printer Sag Courier-Herald, bds 700 S 5th av.
Haas John H, brakeman, res 508 N 4th av.
Haas Hattie, maid 1233 S Jefferson av.
Haas Louis M, meat ctr Hayden Fancy Grocery Co, res 820 Burt.
Haas Louise C, bds 700 S 5th av.
Haas Michael, painter, bds 2125 Janes av (B V.)
Haas Susanna (wid Louis), res 700 S 5th av.
Haas Wm G, linotype opr, bds 700 S 5th av.
Habel Frederick A, rubber, res 823 Brewster.
Haben Almira Mrs, res 766 Ring.
Haben Fred W, lunch counter 114 N Hamilton, res same
Hach Alphonso, coach inspr, bds 315 N 12th.
Hach Charles, res 420 Lewis.
Hach Charles A, tchr Arthur Hill High School, res 905 Hill.
Hach Edward C, bds 420 Lewis.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
HEALTH, ACCIDENT and FUNERAL BENEFITS.
VALLEY PHONE 1071-M.
AGENTS WANTED.

CALLAM MILLS
FLOUR FEED GRAIN SEEDS

Hach George, clk Cowles & Mutscheller, bds 420 Lewis.
Hach Julius, lab, res e s Kimball, 4 s of Norman (B V.)
Hack Laura B, glass ctr Central Cut Glass Co, bds 901 Almira.
Hacker Ernest F, driver, res 317 N Charles.
Hacker Minnie, candymkr Valley Sweets Co, bds 620 Monroe.
Hackett Arthur, miner, bds 518 Lincoln av.
Hackett Bertha (wid John T), res 1219 Gratiot av.
Hackett Earl, bds 518 Lincoln av.
Hackett Ellen (wid John), res 1117 Court.
Hackett James H, trav agt Sag Hardware Co, res 713 S Granger.
Hackler Vera, maid M E I B.
Hackstadt Edmund L, vice-pres E A Robertson Co, res 1610 Genesee av.
Hackstadt Neil, student, bds 1610 Genesee av.
Hackstadt Paul H, ship clk E A Robertson Co, bds 1610 Genesee av.
Hadden Edward G, chauffeur, res 230 High.
Haddlesay Eva, bds 1530 Williamson.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Haddlesay Walter, gardener, bds 1530 Williamson.
Haddlesay Wm, gardener 1530 Wiliamson, res same.
Hadley, see also Hedley.
Hadley Eunice A, clk U S Health and Accident Ins Co, bds J F Hadley.
Hadley Joseph F, farmer, res s s Holland av, 2 e of Genesee av.
Hadsall T Benjamin, carp, res 907 N Woodbridge.
Haebler Theodore, auditor, res 1217 Fitzhugh.
Haefele George, brewer Natl Brewing Co, res e s S 16th 2 s of Janes av (B V).
Haeger Albert C, mach hd Jackson-Church-Wilcox Co, res 136 S 12th.
Haeger Frank W, toolmkr Lufkin Rule Co, res 520 Walnut.
Haeger Frederick, res 208 N 11th.
Haenke, see also Henke.
Haenke Henry O, res 2203 N Fayette.
Haeuser, see also Hauser.
Haeuser August G, res 607 N Harrison.
Haeusler, see also Hausler and Housler.
Haeusler Anna (wid Simon), bds 517 Cornelia.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Henry Feige & Son, 113-121 South Baum.
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PARLOR FURNITURE OF EVERY DESCRIPTION.

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Haeusler Clara M, tapemkr Lufkin Rule Co, bds 517 Cornelia.
Haeusler E August, cigar mnfr 123 S 6th av, res same.
Haeusler Joseph, mach hd Feige Desk Co, res 517 Cornelia.
Haff Mary W (wid Wm F), bds 1122 S Weadock av.
Haff Robert, res 429 Russel.
Haffner John S, tailor Heavenrich Bros & Co, res 1518 Lapeer av.
Haffner Rebecca, smstrs, rms 514 Hancock.
Haffner Wm E, mach P M R R, res 815 Farwell.
Haflinger Julia, clk W H Meader, bds 1207 Germania av
Haft Peter, miner, res 1926 Ames.
Hagadorn Peter, fireman, res 503 Hess av.
Hagen Edward P, clk P M R R, res e s Arthur, 4 s of Wadsworth av (B V).
Hagen Frederick E, sawyer, res 127 Eddy.
Hagen Harlan F, stereotyper Sag Daily News, bds 127 Eddy.
Hagen I Fern, steno Jackson-Church-Wilcox Co, bds 127 Eddy.

SEWER PIPE DRAIN TILE BRICK, LIME PLASTER, CEMENT, ETC. | EDWARD G. BATZ & SON 1422 MONROE STREET, ON P. M. R. R. | COAL COKE WOOD

Hagen Mathias F, clk, res 1337 S Warren av.
Hagen Matilda, buttonmkr B J Rockwood, bds 127 Eddy.
Haggarty Blanche (wid Reuben), bds 200 N Andre.
Hager Charles, lab, bds 832 N 5th av.
Hager Daisy Mrs, cook Hotel Sova, bds same.
Hager Frank J, broommkr M E I B.
Hager George, miner, bds 1026 Howard.
Hager Herman, miner, res 1026 Howard.
Hager Ray, bds 1026 Howard.
Hagerl Andrew, miner, res 2307 S Michigan av.
Haggart Charles O, mach, res 823 S Porter.
Haggart Elizabeth (wid David A), bds 1114 Carroll.
Haggart John C, genl yd master, res 1114 Carroll.
Haggart John C Jr, draftsman, bds 1114 Carroll.
Hahn Carl, delivery clk George Holcomb, bds 1723 Cass
HAHN CHARLES (Charles Hahn & Son), res 414 S 9th.
HAHN CHARLES & SON (Charles and Harry C), Movers and Raisers of Houses, Boilers, Stacks, Safes, Boats and Machinery, 411 S 9th, Tels: Mich 886-2R, Val 359-M. (See adv at classified House movers.)

H. A. Savage Co. 604 Bearinger Building Bell Phone 500 Automobile, Fire & Liability Insurance

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MURPHY & O'HARA,
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Mich. Phone 719-J.

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1707-1711 GENESEE AVENUE
Groceries and Meats
BOTH PHONES

Hahn Charles A Jr, carp, res 2213 S Michigan av.
Hahn Charles F, mason, res 173 Brenner.
Hahn Elsie, smstrs, bds 723 N Bond.
Hahn Frederick H (Gernenz & Hahn), res 1107 N Webster.
Hahn George J, carp, res 1410 N 6th av.
HAHN HARRY C (Charles Hahn & Son), res 411 S 9th.
Hahn Henry C, pkr Saginaw Milling Co, res 828 N Oakley.
Hahn John, res 1648 S Warren av.
Hahn Louis J, hlpr, bds 2180 Court.
Hahn Ludwig J, carp, res 1312 Germania av.
Hahn Thomas A, brakeman P M R R, bds 1410 N 6th.
Hahn Wm, res 2180 Court.
Hahn Wm, bridgetndr, res 1723 Cass.
Hahn Wm F, miner, res 723 N Bond.
Haiderer Anton, mach, res s e cor N Washington av and Munson (B V.)
Haiderer Hugo, boilermkr P M R R, bds Anton Haiderer
Haigh Lizzie R, tchr David H Jerome School, bds R F D 2.

Wholesome Bread, | Appel Steam Bakery
Bell Phone 1388-J, Valley Phone 393 824-826 Lapeer Ave.

Haight Clare, clk Seitner Bros, bds 829 N Porter.
Haight Clarence J, tel opr, res 312 Hermansau.
Haight Eugene W, condr P M R R, res 515 N 8th.
Haight Flossie B, boxmkr American Paper Box Co, bds 829 N Porter.
Haight Homer, lab, bds 614 N Franklin.
Haight Homer A, res 804 N 5th av.
Haight Sarah A (wid James H), res 829 N Porter.
Haight Vernie B, boxmkr American Paper Box Co, bds 829 N Porter.
Haines, see also Haynes.
Haines Electric Co (Wm L Haines), electrical contrs 226 N Hamilton.
Haines Wilbur J, foreman, res 512 Waller.
Haines Wm L (Haines Electric Co), res 1003 Madison.
Hains Lucy V, bds 1509 Carroll.
Hains Merle E, condr, res 1509 Carroll.
Haith Jeppie, lab, res 1948 Genesee av.
Haithco Wm J, clk A A Schott, bds 925 S 12th.
Halbig John, mach Jackson & Church Co, res 1502 Phelon.

ICE CREAM **Parker Dairy Co.**
PURE MILK 228 N. Warren Ave. Both Phones

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M. E. DANFORTH 113-115 S. Jefferson Ave.

Halbig Elizabeth (wid John), bds 1308 Janes av.
Hale James T, rms 121 N Baum.
Hale Raymond, lab, bds 404 W Genesee av.
Hales Owen, mach P M R R, res 844 N Washington av.
Haley, see also Healey.
Haley Albert, lab Farmers Handy Wagon Co, bds 1105 Holland av.
Haley Edward E, brakeman P M R R, res 830 N 6th av.
Haley Frank W, electrn, res 126 N 10th.
Haley Harry, lab, bds 515 Stanley.
Haley James, lab, bds 405 Wayne.
Haley Johanna (wid Michael), bds 125 Wheeler.
Haley John, lab, bds 515 Stanley.
Haley Martin, pkr Morley Bros, bds 314 Carlisle.
Haley Mary, nurse 515 Stanley, res same.
Haley Michael, fireman P M R R, rms 624 N 2d av.
Haley Nellie, bds 515 Stanley.
Haley Peter, barnboss Parker House, bds same.
Haley Thomas, lab, bds 515 Stanley.
Haley Wm C, clk Dederich & Gill, res 231 S 3d av.
Haley Wm H, crater Mitts & Merrill, bds 1105 Holland

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114 N. Hamilton St., W. S.
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Hall, see also Holl.
Hall Albert C, agt Amer Express Co, res 610 Sherman.
Hall Anna E, steno Farmers Handy Wagon Co, bds 415 S 9th.
Hall Anna K Mrs, res 608 N Oakley.
Hall Archie L, trav agt Sag Hardware Co, res 729 N Granger.
Hall Barbara (wid Charles L), res 1245 S Washington
Hall Benjamin W, lab, res 556 Greenwich.
Hall Blanche, bds 410 S Oakley.
Hall Carrie (wid Henry), rms 414 Johnson.
Hall Charles, lab, rms 301 N Warren av.
Hall Charles W, mach tndr, res 410 S Oakley.
Hall Christine M (wid John W), bds Mrs Sarah C Hall.
Hall Clarence, lab, bds 2526 N Michigan av.
Hall Clay, lab, bds 819 Bundy.
Hall Daniel B, lab, res 506 Douglas.
Hall Edith, steno Farmers Handy Wagon Co, bds 415 S 9th.
Hall Edward W, engr P M R R, res 735 N 4th av.
Hall Emil M, bds 608 N Oakley.
Hall Emily J (Stevens Gladiola Co), bds 143 Superior.

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Hardwood and Pine Cuttings, Lumber, Lath and Shingles

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Hall Ervin, electrn, res 410 S Oakley.
Hall Eunice V (wid Benjamin R), bds 410 N 4th av.
Hall Evah, cigarmkr Wolverine Cigar Co, res Swan Creek, Mich.
Hall Fay, steno Burroughs Adding Machine Co, bds 1002 N 3d av.
Hall Frank, clk, bds 1245 S Washington av.
Hall George, trav agt, bds 407 Carrollton.
Hall George, farmer, res e s Sheridan av, 2 n of Hiland.
Hall George W, condr P M R R, res 1002 N 3d av.
Hall Grace (wid Oscar), res 415 S 9th.
Hall Harlen S, farmer, res s e cor Webber and Hazelwood av.
Hall Harry T, photogr C E White, rms 326 S Jefferson.
Hall Henry, lab, res 1205 Lyon.
Hall Henry, barn boss Sag Coal Co, res 1517 Lapeer av.
Hall Howard M, bds 320 S Washington av.
Hall Isabel (wid Jesse), bds 737 N 3d av.
Hall Iva D, steno F Q Quinn, bds 317 Hanchett.
Hall James A, lab, bds 1314 Adams.

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Hacks for all occasions
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Hall Jessie L, sec to W C Smith, bds 814 Genesee av.
Hall John, student, bds 1002 N 3d av.
Hall John W, city slsmn Bliss & Van Auken, res 517 S Porter.
Hall Joseph H, lab, res 539 S 5th av.
Hall Joseph R, marine engr, bds 225 Atwater.
Hall J Wm, sec Symons Bros & Co, bds 1204 Thompson
Hall Louise, milliner Mrs M A Dietrich, bds 418 Oak.
Hall Mae, bds 1205 Lyon.
Hall Margaret E, clk Wm Wiechmann, bds 737 N 3d av
Hall Margaret W (wid James A), bds 1314 Adams.
Hall Oscar E (aged 45), died Apr 21, 1912.
Hall Pearl, bds 1204 Thompson.
Hall P Harry, installer Mich State Tel Co, bds 1517 Lapeer av.
Hall Robert, bkpr, res 1204 Thompson.
Hall Robert Jr, collr J F Lucas & Co, bds 1204 Thompson.
Hall Ruth, dressmkr Mrs Kate Taft, bds 401 S Porter.
Hall Sarah C (wid Wm H), res w s Carrollton, 1 n of Hickory, Carrollton.

We Loan Money on Household Goods, Diamonds, Watches, Jewelry, Etc. } **Tierney Bros.** 217 Genesee Ave. Val. Tel. 290 Mich. Tel. 528

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Hall Sophia, domestic 1013 N Michigan av.
Hall Thomas S, foreman B G Appleby Co, bds 320 S Washington av.
Hall Vern, lab, bds 1205 Lyon.
Hall Warren, agt, bds 1205 Lyon.
Hall Wm B, agt, bds 501 S Park av.
Hall Wm G, lab, res 111 Cornelia.
Hall Wm T, switchman P M R R, res 130 N Jefferson.
Hallam Arthur R, bartndr Max Dettenthaler, res 125½ N Jefferson av.
Haller Daniel D, candymkr Val Sweets Co, bds 1034 Gratiot av.
Haller Margaret R (wid Daniel D), bds 1034 Gratiot av
Haller Oscar B, dist supt Mich State Life Ins Co of Detroit, bds 311 N Jefferson av.
Hallett Bertha B, domestic 427 Howard.
Halliday Bartholomew, miner, res 715 Maple.
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Halm, see also Helm.

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Halm Albert W, sorter, res 616 Wayne.
Halm Felix F, mach Natl Engineering Co, res 720 S Bond.
Halm Felix J, driver, bds 720 S Bond.
Halm Frederick, miner, res 1719 S Niagara.
Halm Gustav F, bench hd A T Ferrell & Co, res 1618 S Fayette.
Halm Herman J, cabtmkr, res 807 Burt.
Halm Paul F, mach Natl Engineering Co, res 811 S Oakley.
Halsey Chauncey J, res 127 Grant.
Halsey Henry H, res 633 Bundy.
Hamather Charles S, trav agt, res 928 Lapeer av.
Hamather Hazen R, student, bds 928 Lapeer av.
Hamberger Frank, lab, bds 347 Russel.
Hamberger George, carp, res 347 Russel.
Hamberger Joseph, lab, bds 347 Russel.
Hamberger Harry, tailor Heavenrich Bros & Co, bds Arndt Hotel.
Hamilton Aaron, lab, res 720 Green.
Hamilton Albert E, miner, res 134 S Charles.

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Hamilton Harrison P, cigars 406 Potter, rms 609 N Jefferson av.
Hamilton James E, res 15 Schmelzer Apts.
Hamilton Norman C, slsmn Slocum-Horning Co, res 247 Hermansau.
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Hamilton Square Garage (Charles W Ranous, Ralph K Taylor), proprs, 224 N Hamilton.
Hamlin George A, lineman, res 1019 Sheridan av.
Hamlin Mary Mrs, res w s Arthur, 2 n of Wadsworth.
Hamlin Meta, woodwkr Lufkin Rule Co, bds 1019 Sheridan av.
Hamlin Robert, bds 825 Carrollton.

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Hammel Wm H, hlpr Lee & Cady, res 510 Durand.
Hammer Bertha, domestic 632 Thompson.
Hammer Christina, domestic 938 Genesee av.
Hammer Emma, steno Wm Q Atwood Estate, bds 207 N 6th av.
Hammer Frederick L, meat ctr, res 207 N 6th av.
Hammer Frieda, clk O D Gilbert, bds 207 N 6th av.
Hammerschmidt Ernest, pkr, res 756 Wood.
Hammerschmidt Ernestine (wid George), bds 601 Joslin
Hammis Catherine (wid John), bds 223 N Carolina.
Hammis John, miner, res 415 Birch.
Hammond Arthur L, barber 416 Tuscola, res 521 N Weadock av.

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Reliable Fire Insurance
123 South Franklin St.
BOTH PHONES 761

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Hammond George E, res 803 Congress av.
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Hammond Jennie S (wid Edward B), removed to Chicago, Ill.
Hammond Lon, polisher Sag Mirror Works, bds 422 S Hamilton.
Hammond Mildred, bds 1507 Janes av.
Hammond Richard E, bds 803 Congress av.
Hammond Semi E, stockkpr Jackson-Church-Wilcox Co, bds 712 Congress av.
HAMMOND-STANDISH & CO, Clark M Van Paris Mngr, Wholesale Meats and Provisions, cor Franklin and Millard, Both Tels 488.
Hammond Walter, brakeman P M R R, res 459 N 2d av.
Hammond Willis H, bds Everett House.
Hampel Carl J, tinner Alex Jacobi, bds 1404 Phelon.
Hampel Edith A, tapemkr Lufkin Rule Co, bds 1404 Phelon.

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Hampel Ernest W, molder The Wickes Boiler Co, res 1817 Genesee av.
Hampel Louise A, designer E A Robertson Co, bds 1404 Phelon.
Hampel Mathilda (wid Julius), res 1404 Phelon.
Hampton Lloyd, lab, bds 2807 N Michigan av Carrollton
Hanaka Fred, blksmith, bds 628 N Franklin.
Hanaway Clara A, mach hd Lufkin Rule Co, bds 1403 Holland av.
Hanaway John P, molder, res 1639 S Warren av.
Hanaway Mabel E, woodwkr Lufkin Rule Co, bds 1403 Holland av.
Hanaway Patrick, lab, res 1403 Holland av.
Hanchett Anne H, bds 516 S Warren av.
HANCHETT BENTON, Attorney-at-Law, 201 Eddy Bldg, Mich Tel 371, res 1000 N Michigan av, Mich Tel 2903.
Hanchett J Benton, messr Bank of Saginaw, bds 516 S Warren av.

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COAL WOOD COKE | REMER BROS. | SAND GRAVEL CEMENT
401 N. Water Street (E. S) | 300 Madison Street (W.S.) Both Tels.

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Hancock A Howard, trav agt, res 1003 W Genesee av.
Handley Cassius H, principal Emerson School, res 611 S Warren av.
Hanes Ethel, nurse 523 Williams, bds same.
Haney Carrie (wid John), res 422 N Water.
Haney James, lab, bds Hotel Sova.
Hanish August, miner, res 403 Bay.
Hanke, see Henke.
Hankin Katherine, steno P M [illegible] Freeland, Mich.
Hankins Samuel, miner, res 518 N [illegible].
Hankinson Linda, principal County Normal School, bds 817 Court.
Hanks Cora, mach opr Sag Silk Garment Co, bds 814 N Washington av.
Hanks George E, inspr, res 814 N Washington av.
Hanks Ione, student, bds 814 N Washington av.
Hanks M Lucille, tchr Potter School, bds 814 N Washington av.
Hanley Albert E, res 708 Youmans.
Hanley A Edward, painter, bds 1800 S Washington av.
Hanley James, bds 1800 S Washington av.

Oldsmobile Detroit Electric
Watt Motor Works JANES and BAUM STREETS
Oakland Reo Trucks

Hanley James T, painter, res 1800 S Washington av.
Hanley M Theresa, mach hd Lufkin Rule Co, bds 1800 S Washington av.
Hanna Esther, opr Val Tel Co, bds 2403 S Washington.
Hanna Frank R, trav agt, res 1301 N Fayette.
Hannah Anna E (wid George), res 527 Owen.
Hannah Frank H, steamftr Eureka Heating and Ventilating Co, bds 527 Owen.
Hannay John, fireman P M R R, res 437 N Weadock av.
Hannon Laura A, steno Otto & Davis, bds 520 N Warren av.
Hannon Louise, bds 729 N Michigan av.
Hannon Mary Mrs, clk M C Murray, res 729 N Michigan av.
Hannon Wm, engr, res 520 N Warren av.
Hannum George H, mngr Jackson-Church-Wilcox Co, res 307 Owen.
Hansby Stanley, glass ctr Central Cut Glass Co, bds 417 N 2d av.
Hansen Carl A, lab, res 205 Freedom (B V).
Hansen F Martin, trimmer Sag Show Case Co Ltd, res 121 Schaefer.

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CASH OR CREDIT
Telephones: Michigan 1227-L and 1866-L
833 GENESEE AVE., N. E. Cor. 2d
SAGINAW

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Hansen Matilda, mach opr, bds 205 Freedom (B V).
Hansen Paul, lab, bds 121 Schaefer.
Hansen Victor, removed to Flint, Mich.
Hansen Wm, carp, res 2301 S Niagara.
Hanson C Benjamin, trav agt, res 1715 N Fayette.
Hanson John H, bench hd A T Ferrell & Co, res 2217 S Fayette.
Hanson Martin L, lab Jackson-Church-Wilcox Co, res 817 N Granger.
Hanson Oscar L, lab, res 208 Rellis.
Hantel Alexander G, boilermkr P M R R, bds 104 N Hamilton.
Hantel Clara, steno Roeser & Co, bds 104 N Hamilton.
Hantel Frieda, student, bds 104 N Hamilton.
Hantel Hattie R, clk Philip Ittner, bds 104 N Hamilton.
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Harbin Norman, fireman, res 622 N 8th.
Harbin Thomas, engr P M R R, res 701 N 4th av.
Harbon Wm, clk Salvation Army, res 132 S Baum.
Harbour Dennis, lab, bds 905 Marion.
Harbron Margaret M Mrs, clk U S Health and Accident Ins Co, res 512 S 14th.
Harbron Samuel R, ship clk U S Health and Accident Ins Co, res 512 S 14th.
Harbron Wesley C, ship clk U S Health and Accident Ins Co, res 224 S 2d av.
Hardemayar Michael, lab, res 614 Kirk.
Harden John, bds 1801 Johnson.
Harden Joseph, car repr, res 1801 Johnson.
Hardenburg Howard R, barber, bds 221 N Fayette.
Harder Helen B, tchr Potter School, bds 900 N 3d av.
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Hardy Robert, pumpman P M R R, res 613 N Bates.
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Hare Hiram, trav agt, res 218 Emily.
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Haremski Blanche L, nurse St Mary's Hospital.
Haremski Frank, clk Heavenrich Bros & Co, bds 520 S 13th.
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Harper Lawson E, switchman, res 417 N 11th.
Harper Mabel, tchr, bds 222 Brockway.
Harper Neil E, bds 508 S Washington av.
Harper Oliver K, assembler Argo Electric Vehicle Co, res 1010 S Webster.
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Hart Anthony, engr Seemann & Peters, res 109 N Park.
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Haskell Elizabeth A, pkr Valley Sweets Co, bds 1404 Clinton.
Haskell Willard M, foreman Sag Mnfg Co, res 903 S Michigan av.
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Hatfield Joseph, attndt Y M C A, res 759 Barnard.
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Hatton Harry, driver Strobel Bros, bds 109 Bliss.
Hatton John J, miner, res 1601 Gratiot av.
Hatton Wm, miner, bds 109 Bliss.
Hatton Wm B, miner, bds 323 N Granger.
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Hay Clarence L, clk Modart Corset Co, bds 511 N 6th av.
Hay George, lab, bds 628 N Franklin.
Hay Ignatz, carp, res 1207 Burt.
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Hendricks Thomas, car repr, res 1527 Johnson.
Hendricks Wm P, mason, bds 217 Howard.
Heney Damien F (Daoust & Heney), cigar mnfr 225 Queen, res 500 S Washington av.
Henion David D, bds 405 N 9th.
Henion David G, woodwkr, res 1730 N Bond.

John Russell
312 N. Hamilton
VETERINARY SURGEON AND DENTIST
Both Tels.

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FRED D. FARMER
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221 GENESEE AVENUE

Henion Walter, painter, bds 405 N 9th.
Henion Wm E, brakeman P M R R, res 405 N 9th.
Henion Wm L, carp 1730 N Bond, res same.
Henke, see also Haenke.
Henke August, coachman, res 617 S Webster.
Henke Charlotte, clk Wm Wiechmann, bds 613 S 10th.
HENKE JULIUS, Cabinet Maker, Furniture, Hard-wood Floors and Bar Work a Specialty, 411 Ames, Mich Tel 3232-L, res 613 S 10th. (See page 9.)
Henke Norman, lab, bds 617 S Webster.
Henkel Catherine A, stripper Wolverine Cigar Co, bds 1725 Madison.
Henkel Emil H, mach hd Jackson-Church-Wilcox Co, bds 611 S Woodbridge.
Henkel Frederick, miner, res 900 Brockway.
Henkel Hannah, bds 611 S Woodbridge.
Henkel Minnie Mrs, midwife 611 S Woodbridge, res same.
Henkel Wm, driver, res 611 S Woodbridge.
Henkel Wm Jr, miner, bds 1725 Madison.
Henn Emerick, lab, bds Mrs Ida Henn, Carrollton.

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Corner Janes Av. and Baum, Watt Motor Works Building
Both 'phones 1333 **Saginaw, Michigan**

Henn Ida (wid Hilarius), res w s Carrollton, 7 n of Madison, Carrollton.
Henn Tilly, bds Mrs Ida Henn, Carrollton.
Henneley John J, millwright Sag Milling Co, res Zilwaukee, Mich.
Hennesey Mary (wid Patrick), res 604 Maine.
Hennick Lee R, mngr Bijou Theater, res 323 N 3d av.
Henning Albert F, deliveryman, res 342 S 13th.
Henning Charles C, res 1827 Genesee av.
Henning Charles J W (Charles W Henning & Sons), res 210 N 3d av.
Henning Charles W (Charles W Henning & Sons), res 813 Genesee av.
Henning Charles W & Sons (Charles W, Charles J W and Leonard A), sausage mkrs 806-808 Germania.
Henning Christina (wid Christian), res 1452 Genesee av.
Henning Ethel D, bds 210 N 3d av.
Henning Leonard A (Charles W Henning & Sons), res 226 S Weadock av.
Henning Wesley C, hlpr Mich State Tel Co, bds 1827 Genesee av.
Henning Wm, shoemkr, res 101 Wolf.

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Henny Benjamin, res 826 Walnut.
Henny Bros (Jacob Henny), drayage 104 N Baum.
Henny Frank A, mach, res 1910 Janes av.
Henny Helen M, steno Farmers' Handy Wagon Co, bds 706 Walnut.
Henny Henry F, res 706 Walnut.
Henny Jacob (Henny Bros), res 315 S 12th.
Henny John, carp, rms 14 Heavenrich blk.
Henny Linda S, steno Brooks & Cook, bds 706 Walnut.
Henny Marie B, steno H W Carr Co, bds 315 S 12th.
Henny Norman H, clk Melze, Alderton Shoe Co, bds 315 S 12th.
Henny Rose, mach opr, bds 1215 Tuscola.
Henriaty Joseph, broommkr M E I B, bds same.
Henris Henry N, lab, res 821 Sheridan av.
Henry Clement, engr, bds 1920 N Bond.
Henry Frederick, candymkr O D Gilbert, rms 318 N Warren av.
Henry George, driller, bds 804 N Hamilton.

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Henry Hazel N, steno Farmers' Handy Wagon Co, bds 601 N Franklin.
Henry John, res 315 S 6th.
Henry Mack, lab, bds 912 Ring.
Henry Mildred D, steno, bds 315 S 6th.
Henry Walter A, engr, res 601 N Franklin.
Hensel Oswald, prof Mich Lutheran Seminary, bds 1600 Clinton.
Hensler Amelia, res 437 Howard.
Hensler George W, driver, res 620 Hanchett.
Hensler Henry J, carp 2680 State, res same.
Hensler Tobias, carp, res 1402 Mackinaw.
Henssler Edward W, bartndr Michael Schrems, res 312 Johnson.
Hente Henry F, barber 1722 Janes av, res 633 S 9th.
Hentz Charles, lab, res 701 N Charles.
Hentz Louis, mason, bds 222 S Washington av.
Hepburn Charles N, trav agt, res 337 East.
Hepburn Harriet R (wid George H), bds 337 East.
Hepburn Robert H, fireman P M R R, bds 337 East.

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Hepinstall Amos R, coachman, res 821 S Fayette.
Hepinstall Beah D, clk, bds 310 N Porter.
Hepinstall Glenn O, bds 310 N Porter.
Hepinstall Ora S, pkr Val Sweets Co, bds 821 S Fayette.
Hepinstall Wm H, tmstr Phipps, Penoyer & Co, res 310 N Porter.
Heppler Elizabeth, bds Michael Heppler, Carrollton.
Heppler Matthew, mach, bds Michael Heppler.
Heppler Michael, lab, res n s Shattuckville rd, 1 n of Hermansau, Carrollton.
Heppler Minnie, bds Michael Heppler, Carrollton.
Heppner Charles, lab, bds 307 Benjamin.
Heppner Elizabeth (wid John), domestic 719 Court.
Heppner Fredericka (wid Charles F), res 307 Benjamin.
Herb Frank P, clk Hart Bros, bds 823 Throop.
Herb John B, meatctr Joseph LaVallee, res 823 Throop.
Herb Marie, clk Genesee Coal Co, bds 823 Throop.
Herbage Daniel, res 825 Carroll.
Herbage Daniel D, bds 825 Carroll.
Herbage Grace G, bds 825 Carroll.

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Herbage John H, decorator, bds 825 Carroll.
Herbage Nellie L, bds 825 Carroll.
Herbeck Grace G, student, bds 102 Norman.
Herbeck John F, res 102 Norman.
Herbert Albert E, driver Louis Miller, res 531 N 12th.
Herbert Elaine M, student, bds 1221 Carroll.
Herbert Frank, lab, res 1204 N 9th.
Herbert Sarah M, hair dresser 403 Carroll, res same.
Herbert Wm A, brakeman P M R R, bds 531 N 12th.
Herbert Wm J, clk Mich Sugar Co, res 1221 Carroll.
Herbst Henry, lab, res 111 Carrollton.
Herdman Henry, engr, rms 526 N Warren av.
Herig Emil A, phys 120 S Granger, res same.
Herig School (see Emil Herig School.)
Herm Helen, opr, bds 1153 S Warren av.
Herm Oswald, baker, res 1153 S Warren av.
Hermack George S, pressfdr Val Ptg Co, bds 228 N 2d.
Herman Jessie R, tchr High School (e s), bds 217 Sheridan av.
Herman Palmer L, motorman, res 812 Clark.
Hern Wm J, brakeman P M R R, res 1616 Tuscola.
Hernberger Helen (wid Peter), res 400 N 10th.

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113-121 SOUTH BAUM. Tels. Mich. 140-L. VAL. 1099-A.

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Hernberger Helen A, dressmkr Ella A Foss, bds 400 N 10th.
Hernberger Peter, molder Mitts & Merrill, res 223 McCoskry.
Hernberger Theresa, dressmkr Ella A Foss, bds 400 N 10th.
Hernden, see also Harnden.
Hernden George, barber 1419 S Michigan av, bds 1521 same.
Herold Ferdinand B, tinner, res 1023 Monroe.
Herold Marie (wid Mathias), res 1023 Monroe.
Herpel Ernest, bds 334 Cornelia.
HERPEL JOHN C, Real Estate, Notary Public, 621 Owen, res same, Mich Tel 1281-J.
Herrick Ross D, mach opr, res 822 Throop.
Herrig Camille M, student, bds 120 N Woodbridge.
Herrig Frank, sec County Poor Commissioner's, Court House, res 822 Adams.
Herrig Frank B, clk Mich Sugar Co, bds 822 Adams.
Herrig George F, bkpr, bds 822 Adams.
Herrig Henrietta, steno Sag Mnfg Co, bds 409 Court.

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1422 MONROE ST. ON P. M. R. R.
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Herrig Louis H, pkr Lee & Cady, res 120 N Woodbridge
HERRIG PETER, Pres Saginaw Building and Loan Association and Saginaw Ice and Coal Co, Vice-Pres Saginaw Hardware Co and Saginaw Specialty Co, res 310 S Granger.
Herring Sydney, tchr, bds 231 S 6th av.
Herrington, see Harrington.
Herrmann, see also Harmon and Hermann.
Herrmann Anna P, clk G E Markham, bds 421 S 9th.
Herrmann August C, res 722 Howard.
Herrmann Bros (George E and Charles W), painters 730 Howard.
Herrmann Caroline (wid Charles), res 1306 Lapeer ay.
Herrmann Caroline W, bds 1306 Lapeer av.
Herrmann Charles W (Herrmann Bros), res 722 Howard.
Herrmann Ella, bds 1306 Lapeer av.
Herrmann George E (Herrmann Bros), res 730 Howard.
Herrmann Lottie E, bkpr J P Beck, bds 421 S 9th.
Herrmann Mary, dressmkr 421 S 9th, bds same.

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Herrmann Philip M, sawyer, res 216 S 9th.
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Hertel Catherine (wid John), res 408 Ward.
Hertel Frank, baker, bds 348 S 14th.
Hertel Fred C, cook, res 622 S 5th.
Hertel Katherine, domestic 550 S Weadock av.
Hertz Arthur, pkr Morley Bros, bds 121 S Bond.
Hertz Frank S, electrn Wilsterman Electric Co, bds 121 S Bond.
Hertzer Carrie, housekpr 1020 Lyon.
Herwig Carl A, trav agt, bds 1214 Carroll.
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Herzberg Frank, tinner, res 803 Burt.
Herzberg George A, contr 453 S 9th, res same.
Herzberg Nicholas, tailor, res 516 Burt.
Herzberg Thomas, huckster, res 2522 N Michigan av.
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Heseltine Elizabeth (wid Benjamin), bds 218 S 3d av.
Heseltine John H, contr 218 S 3d av, res same.
Hess Archibald, lab, bds 617 Emily.
Hess Arthur, plumber, bds 1621 Ames.
Hess Block, 107-111 N Washington av.
Hess George A, engr Feige Desk Co, res 617 Emily.

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Hess Ida P, bds 617 Emily.
Hess Jacob (Smith & Hess), res 1621 Ames.
Hess Louis, painter, res 225 N Jefferson av.
Hess Theobald, bds 1420 Adams.
Hesse Bertha A, tchr Longfellow School, rms 835 Emerson.
Hesse Elizabeth B, clk, bds 523 N 11th.
Hesse Emilia, music tchr 719 Lapeer av, res same.
Hesse George W, molder, res 510 N 11th.
Hesse Irma, smstrs, bds 1409 Adams.
Hesse Mary, dressmkr 319 N 13th, res same.
Hesse Minnie (wid John), res 1409 Adams.
Hesse Simon, res 508 Wadsworth av.
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Heumann, see Haumann.
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Hext Edith C, tchr, bds 403 Fordney.
Hext Richard, lab, res 403 Fordney.
Heyden, see also Hayden and Heiden.
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Heyden Frederick, boilermkr, bds 338 N 7th.
Heyden Irma, bds 338 N 7th.
Heyden Louis, mach, bds 338 N 7th.
Heyden Louis F, carp, res 338 N 7th.
Heymann Carl, mach, bds 223 Gage.
Heymann Charlotte, steno R G Dun & Co, bds 223 Gage.
Heymann Ferdinand, bkpr Natl Brwg Co, res 223 Gage.
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Heymann Henry, baker, res 521 Lapeer av.
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Hibbard Edward, lab, bds F C Hibbard, Carrollton.
Hibbard Frederick C, lab, res n s Maple, 1 e of Monroe.
Hibler Charles A, switchman, res 720 Carroll.
Hibler James S, switchman, res 526 N 5th av.
Hickel Albert, mach, bds Park House.
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Hickey Bridget (wid John), res 119 N 5th av.
Hickey Catherine, clk **THE M W TANNER CO**, bds 611 S Warren av.
Hickey Daniel E (D E Hickey & Co), bds 326 S Jefferson av.
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Hickey Kate (wid James), bds 218 N 12th.
Hickey Michael J, miner, res 1309 S Harrison.
Hickey Sherman P, draftsman Jackson-Church-Wilcox Co, bds 1309 S Harrison.
Hickey Wm, ydmaster, res 218 N 12th.
Hickey Wm J, clk Mich Sugar Co, bds 119 N 5th av.
Hickok Carlos C, patternmkr, res 131 S Franklin.
Hicks Albert, student, bds 309 S Park av.
Hicks Frank A, bkpr Bliss & Van Auken, res 715 Perry.
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Hickson Ernest J, silverer Sag Mirror Wks, bds 400 Greenwich.
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Hickson James, miner, res 210 Division.
Hickson John, miner, res 400 Greenwich.
Hickson Mamie M, tel opr THE M W TANNER CO, bds 400 Greenwich.
Hickson Patrick W, tmstr, res 323 Chestnut.
Higginbottom, see Heginbottom.
Higgins Harry, mach hd, bds Hotel Kerby.
Higgins James, propr Central Coal & Wood Yard, res 406 N Oakley.
Higgins Richard E, mngr Mich Creamery Co, res 8, 111½ Germania av.
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Hildebrandt August, lab, bds 314 S 14th.
Hildebrandt Emil A, billiards 1820 Court, res 1716 Adams.
Hildebrandt Henry A, clk J G Hildebrandt, bds 1820 Court.
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Hildebrandt Julius G Jr, harnessmkr, bds 1202 N Bond.
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Hildreth Henry L H, foreman Wickes Bros, res 1003 S Fayette.
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Hilferink Gerrit, mach, res 609 N Franklin.
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Hill Charles E Rev, pastor Warren Av M E Church, res 146 Mott.
Hill Chester C, clk, bds 511 N 6th av.
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Hill-Davis Co Ltd, Gilbert M Stark sec, W T Knowlton treas, western lands 700 N Hamilton.
Hill Donald B, clk Natl Biscuit Co, bds 410 Johnson.
Hill-Drummond Lumber Co, Peter Drummond pres and mngr, 504 Bearinger bldg.
Hill Elmer A, bds 916 Genesee av.
Hill Emerson, student Bliss-Alger Business College, bds 204 Emily.
Hill Emma A (wid Amos L), grocer 812 Genesee av, res 916 same.

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Hill Frances A, student, bds 146 Mott.
Hill Harry T, chauffeur, bds 703 Owen.
Hill Hazel, student, rms 1137 S Warren av.
Hill Helen D, bds 523 S Jefferson av.
Hill Henry C, sales agt Burroughs Adding Machine Co, bds 522 S Jefferson av.
Hill James C, boarding 1600 S Webster, res same.
Hill Jay, electrn, res 906 Carroll.
Hill Jean, nurse Saginaw General Hospital.
Hill Jeannette, tchr Domestic Science Public Schools (w s), bds 1524 N Fayette.
Hill Jennie Mrs, res 131 N Park av.
Hill Louis B, boilermkr, res 303 Brockway.
Hill Louise (wid Arthur), removed to Chicago, Ill.
Hill Mabel, tchr, rms 1137 S Warren av.
Hill Margaret, tchr, rms 1137 S Warren av.
Hill Mary (wid Hiram), bds 1210 S Niagara.
Hill Mary J (wid Willis K), bds 214 Cambrey.
Hill Maude (wid James), res 222 Fenton.

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Hill Rodger R, bds 523 S Jefferson av.
Hill R Ralph, lab, res 1600 S Webster.
Hill Susie R (wid Clarence M), pres C M Hill Lumber Co, res 523 S Jefferson av.
Hill Walter C, bds 523 S Jefferson av.
Hill Wealthy, bds 1210 S Niagara.
Hill Wm G, brakeman, res 511 N 6th av.
Hilldeor Frank L, lab, res 132 Russel.
Hiller Claude, bds 634 N Washington av.
Hillert Edward, lab, bds August Steinke (B V.)
Hillert Elsie, weaver Lufkin Rule Co, bds Gustav Hillert (B V.)
Hillert Gustav, foreman, res e s Kimball, 3 n of Fuller.
Hillert Herman E, boilermkr, res e s Kimball, 2 s of N Washington av (B V.)
Hillert Olga, woodwkr Lufkin Rule Co, bds Gustav Hillert (B V.)
Hilles Adam, clk, res n s Holland av, 9 e of S 15th.
Hilles August, dairy 2040 State, res same.
Hilles Jacob, cabtmkr, res 707 S Woodbridge.
Hillier Olive Mrs, bds 520 Martindale.

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Hillman Fred W, clk Sag Val Drug Co, res 322 S 9th.
Hillman George H, buyer Melze, Alderton Shoe Co, res 339 S 13th.
Hillman John L, bartndr Jacob Schagane, res 741 Hermansau.
Hills Della F Mrs, bkpr Val Printing Co, bds 815 Genesee av.
Hills Roy S, clk U S Health and Accident Ins Co, res 815 Genesee av.
Hilton Elizabeth, bds 515 N Jefferson av.
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Himes Wm A, collarmkr Morley Bros, res 724 Emily.
Himm Meta, assembler Lufkin Rule Co, bds 336 Ward.
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Hinds Ellen L (wid James), res 711 Kirk.
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Hinds Jane (wid Richard), res 913 N Granger.
Hinds J Roland, condr P M R R, bds 711 Kirk.
Hinds Mary A, bds 913 N Granger.
Hinds Mary L, music tchr 711 Kirk, bds same.
Hinds Redmond D, bds 711 Kirk.
Hinds Roger P, engr P M R R, bds 524 Astor.
Hinds Wm R E, clk Sag Val Drug Co, bds 701 Maple.
Hinds Wm R J, miner, res 701 Maple.
Hines Elizabeth (wid Wm), bds 416 N 4th av.
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Honsinger Bert, condr P M R R, bds 409 N Weadock.
Hoock Clara J, bds 1009 Lapeer av.
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322 GENESEE AV.
We excel in Engraving, Watch and Clock Work—Prices the Lowest, consistent with Fine Workmanship
Our manufacturing department is equipped for the repairing and finishing of fine Jewelry—Designs and Prices submitted for special orders

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Humpert Edward, mach, bds Theodore Humpert (B V)
Humpert Frank, removed to Blackmore, Mich.
Humpert Henry W, mach hd, bds Theodore Humpert.
Humpert Joseph, driver Standard Oil Co, res 414 S 15th.
Humpert Theodore, car repr, res s e cor Wadsworth av and Arthur (B V).
Humpert Theresa, bds Theodore Humpert (B V).
Humphrey Edith, bds 1130 S Warren av.
Humphrey Edward C, res 1130 S Warren av.
Humphrey Elizabeth H (wid James E), bds 921 Emerson.
Humphrey Frederick A, sheetmetalwkr Allington & Curtis Mnfg Co, res 115 Genesee av.
HUMPHREY GEORGE L, Sec-Treas Consolidated Coal Co and Galloway-Pease Co, Sec C K Eddy & Sons (Inc) and Sag Milling Co, res 921 Emerson.
Humphrey George M, lawyer with Humphrey & Grant, bds 945 Genesee av.
Humphrey Gladys M, bds 945 Genesee av.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

Humphrey Harriet (wid Daniel F), bds 421 S Jefferson.
Humphrey Mary L (wid Reuben), bds 633 Bundy.
Humphrey Susan M (wid George M), bds 535 N Jefferson av.
Humphrey Watts S (Humphrey & Grant), res 945 Genesee av.
Humphrey Wm A, bkpr, res 816 Sheridan av.
Humphrey Wm S, bkpr Lee & Cady, bds 816 Sheridan.
Humphrey Winifred S, student, bds 945 Genesee av.
HUMPHREY & GRANT (Watts S Humphrey, George Grant), Attorneys-at-Law, 609-615 Eddy Bldg, Both Tels 129.
Hungerford Burdette M, bkpr, res 300 N Franklin.
Hungerford Gertrude, tel opr Mich State Tel Co, bds 300 N Franklin.
Hunn Arthur, miner, res 1025 Sheridan.
HUNSAKER WALTER J, Pres The Courier-Herald Co, res 430 N Jefferson av, Mich Tel 1165-L.
Hunsberger Cyrus, janitor Bearinger bldg, res 235 Spruce.
Hunsberger Edith M, phys 316 S Warren av, res same.
Hunsberger Etta B, res 316 S Warren av.

The Grande Livery, Sale and Boarding Stable
312 N. Hamilton Both Tels.

Grohman THE FLORIST
STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
PHONE 248.

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GLASS FACTORY
221 GENESEE AVENUE.

Hunsberger John, trav agt C A Andrus, bds Parker House.
Hunsperger Herman, lab, res 534 Cedar.
Hunt Alva, mach P M R R, res 1510 N Woodbridge.
Hunt Bertha M, tel opr Sag Daily News, bds 522 Irving.
Hunt Blanche, student Bliss-Alger Business College, bds 1305 Janes av.
Hunt Clarence, electrn, res 122 N Weadock av.
Hunt Clarence B, lab, bds 629 Bundy.
Hunt Daniel, clk Seemann & Peters, bds 522 Irving av.
Hunt David N, clk A N Davis, bds 401 Mackinaw.
Hunt Deborah, housekpr 214 Elizabeth, bds 239 Howard.
Hunt George B, barnboss, res 239 Howard.
Hunt George J, broommkr M E I B, bds same.
Hunt Helen E, tel opr Mich State Tel Co, bds 522 Irving
Hunt Henry D, hlpr Sulzberger & Sons Co, res 701 Fordney.
Hunt Ira J, contr 629 Bundy, res same.
Hunt Isaac H, assembler Argo Electric Vehicle Co, res 718 Ring.
Hunt Mary E Mrs, res 1714 W Genesee av.

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Corner Janes Av. and Baum
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General Machine Work
All Work Fully Guaranteed
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Hunt Marie M, mach opr Saginaw Silk Garment Co, rms 2003 N Michigan av.
Hunt Robert, engr Sag Pure Ice Co, res 522 Irving av.
Hunt Rose Z, mach opr Saginaw Silk Garment Co, bds 2003 N Michigan av.
Hunt Samuel, dept mngr Morley Bros, bds Atlantic House.
Hunt Samuel, driver, bds 412 S Baum.
Hune Sarah (wid James M), res 1510 N Woodbridge.
Hunt Sherman R, mach, bds 522 Irving av.
Hunt Theresa D, clk U S Health and Accident Ins Co, bds 701 Fordney.
Hunt Wm, student, bds 701 Fordney.
Hunt Wilson W, res 1539 Holland av.
Hunter Chester A, watchman, bds 408 S Washington av
Hunter Edmund, saloon 407 S Franklin, res same.
Hunter Elizabeth, bds 316 N 6th av.
Hunter Ernest A, res 901 Stephens.
Hunter Frederick B, switchman, res 511 Norman.
Hunter F Roy, brakeman, bds 1117 S Michigan av.
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Hunter Matthew E, condr, res 733 N 3d av.
Hunter Rebecca (aged 75), died Jan. 10, 1912.
Hunter Robert J, sheetmetalwkr Allington & Curtis Mnfg Co, bds 733 N 3d av.
Hunter Ruth, bds 901 Stephens.
Hunter Wm C, tmstr, res 1607 W Genesee av.
Hunter Wm G, cashr Am Exp Co, bds 215 N Park av.
Huntington Hazel Mrs, bds 508 Potter.
Huntley Guy R, mach hd Jackson-Church-Wilcox Co, res 216 Ellsworth.
Hurd Anson R, tmstr, res 1006 N 6th av.
Hurd Ollie Mrs, demonstrator, bds 522 Johnson.
Hurd Ray E, brakeman P M R R, rms 602 N Franklin.
Hurlburt Blanche, bds 2806 N Michigan av, Carrollton.
Hurlburt Carl, sheetmetalwkr, res 420½ Hancock.
Hurlburt Gerald, delivery boy **THE M W TANNER CO,** bds 420½ Hancock.
Hurlburt Martha A (wid Cassius), res 616 Atwater.
Hurley Wm P, with Tierney Bros, res 1028 Hoyt av.
Hurry Gilbert, driver Callam Mills, bds Joseph Steve.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Hurry Wm F, foreman Hobson & Co, bds 428 N Water.
Hurst Albert W, meats 2612 S Washington av, res same
Hurst Alexander, boilermkr, res 107 Farwell.
Hurst Charles L, meatctr David S Hurst, res 118 Elm.
Hurst David S, meats 1502 Gratiot av, res same.
Hurst Henry W, storekpr, res 235 S 5th av.
Hurst Homer W, meats 1239 S Warren av, res 630 S Park av.
Hurst Lewis E, blksmith 418 S Hamilton, res 418½ same.
Hurst Michael, boilermkr, res 110 1st av.
Hurst Vera A, music tchr 630 S Park av, bds same.
Husband Alleyn, clk, res 730 S 10th.
Husband Linton A, vocalist Rex Theater, bds 122 N 2d.
Husband Wellington J, clk M C R R, res 1161 S 4th av.
Husband Whitford C, clk, res 515 Cronk av.
Huss Amelia, bds 802 Holland av.
Huss Ira, carp, bds Pacific Hotel.
Huss Theodore, vice-pres and genl mngr Argo Electric Vehicle Co and sec and treas Lufkin Rule Co, res 802 Holland av.
Hussle Frank, lab, bds 140 Maine.

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Husted Charles, brakeman, bds 1106 Carlisle.
Huston Ralph, baker D C Lyon, bds 603 S Michigan av.
Hutcheson Maurice, bds 115 Durand.
Hutcheson Myra P, bkpr E G Batz & Son, bds 115 Durand.
Hutcheson Wm L, business agt, res 115 Durand.
Hutchinson Alexander, res 484 Bay.
Hutchison Lewis, painter, bds 438 S 4th av.
Hutchinson L Pearl, bds 484 Bay.
Hutchinson Ransford P, lab, res 917 Miller.
HUTCHISON JOHN W, Physician and Surgeon, Office Hours 2 to 4 and 7 to 8 P M, 404 Court, Tels: Mich 3050-1R, Val 2858-1R, res 521 Madison, Tels: Mich 3050-2R, Val 2858-2R.
Hutfilz Elizabeth M, domestic 1023 S Jefferson av.
Huyck Myrtle V, bds 730 N Franklin.
Huyck Stella (wid John H), res 730 N Franklin.
Hvozduk Fred, lab, res 612 Kirk.
Hyde Frederick A, glasswkr, res 177 Kendrick.
Hyde Henry C, res 411 N Franklin.

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Fine Picture Framing *136 N. Jefferson Avenue* *Bell Phone 2291-J*

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Hyer Katherine F, maid 729 S Washington av.
Hyer Mary (wid John), res 1721 N Oakley.
HYGEIA DISTILLED WATER CO, R W Kynast Pres, Wm Seyffardt Vice-Pres and Sec, Harmon W Persons Treas and Genl Mngr, Distilled Water for Table Use, Office and Factory cor Atwater and Water, Both Tels 777.
Hyke Mollie Mrs, boarding 223 Lapeer av.
Hyman Estelle M, steno Smith & Stoelker Pub Co, bds 1008 Court.
Hyman Wm, dept mngr **THE M W TANNER CO,** res 226 N 7th.
Hynan Edward T, timekpr Jackson-Church-Wilcox Co, bds 820 S Washington av.
Hynan Frank A, clk P P Heller & Bros, bds 820 S Washington av.
Hynan Thomas, res 820 S Washington av.
Hynes Margaret, tailor, bds 311 Perry.
Hynes Thomas C, real estate 502 Bearinger bldg, res 819 S Jefferson av.

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Ide Frank, res 1030 Gratiot av.
Ide Mary (wid Mason), bds 1030 Gratiot av.
Ide Mary, bds 1030 Gratiot av.
IDEAL BRASS FOUNDRY THE, Murray & Maruna Props, Mnfrs of Brass and Bronze Castings, 110 S Water, Mich Tel 105-L.
Ideal Theater, W B Mates propr, 124 N Washington av.
Ihlenfeldt Alma, bds 2335 State.
Ihlenfeldt August, lab, res 2335 State.
Ihlenfeldt August Jr, dairy 2335 State, bds same.
Ihlenfeldt Karl, farmer, res 2555 State.
Iler Adam, watchman, res 822 Carroll.
Illakman Adolph, lab Saginaw Wood Products Co, res 130 Gallagher.
Imker Henry, meat ctr, res 128 Greenwich.
IMKER HENRY JR, Landscape Gardener, Lawns Graded, Nursery Products, Bulbs and Flowers at Wholesale Price, 201 Greenwich, res same, Val Tel 3383-B.

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I O O F Halls, 121 S Franklin, 414½ Hancock and 2710 S Washington av.
Indian Club, 408 Genesee av.
Indelkover Michael, lab, bds 408 S Washington av.
Ingamells Bessie M, clk G E Marr, bds 501 Hanchett.
Ingamells Jesse, res 501 Hanchett.
Ingamells Lizzie L Mrs, clk G E Marr, res 501 Hanchett
Ingledew Marie B (wid John), res 2519 S Washington av
Ingledew W Arthur, carrier P O (e s), res 502 Hess av.
Inglehart Elijah C, engr, res 623 Wisner.

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Hay, Straw and Farm Produce

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Inglis D Bruce, bkpr Mich Sugar Co, res 720 Johnson.
Ingram John A, cigar mnfr 317 Lapeer av, res 344 S 11th
Ingram Sarah M, bds 623 W Genesee av.
Inman Frank A, carp A H Ryckman, res 912 N Washington av.
Inman Frank A Jr, mach hd, bds 912 N Washington av.
Inman Fred W, mach P M R R, res 412 Wadsworth av.
Inman Jay, hlpr P M R R, res 329 N 11th.
Inman John J, lab, bds Charles L Showers.
Inman Louis, lab, res 104 Eddy.
Inman Wm, res r 133 Oakwood av.
Inocinti Peter, lab, res 541 Thayer.
Inscho Charles L, lab, res 903 Carroll.
Inshaw Richard B, bds 411 N Franklin.
INTERNATIONAL CORRESPONDENCE SCHOOLS of Scranton, Pa, W F Higgins Mngr, H B Outwater Rep, 204-205 Kirby Bldg, Tels: Mich 1231-L, Val 1306-B.
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International Hotel, Mary M Cain propr, 230-232 N Franklin.

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Inter-Urban Passenger Station, n w cor Germania av and S Franklin.
Ippel Arthur G, student, bds 311 S Webster.
Ippel Eugene W, student, bds 311 S Webster.
Ippel Julius A, student, bds 311 S Webster.
IPPEL JULIUS W, Pres The J W Ippel Co, res 311 S Webster, Val Tel 3032.
IPPEL J W CO THE, Julius W Ippel Pres, Franz C Achard Vice-Pres, Hugo F Schreiber Sec and Treas, Dry Goods, Notions and Fancy Goods, Court s e cor Michigan av, Tels: Mich 3002, Val 2892. (See right top lines.)
Ireon Frederick, mach Werner & Pfleiderer Co, res 800 Lapeer av.
Ireon Michael, bds 800 Lapeer av.
Ireton Clarence M, sec-treas Mich Salt Assn, res 638 S Warren av.

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Irish John L, mason, res 1119 Atwater.
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Irvine Wm W, condr, res 327 N Franklin.
Irving Eliza, domestic W H Wilmont, rms 220 S Warren av.
Irwin, see also Erwin.
Irwin Emma J, bds 821 State.
Irwin Henry, bds 1700 S Michigan av.
Irwin Hugh, res 642 S Park av.
Irwin James, res 821 State.
Irwin Olive, clk Sag City Gas Co, bds 1700 S Michigan.
Irwin Sidney, mach, res 1700 S Michigan av.
Irwin Wesley J, trav agt Lee & Cady, bds 821 State.
Isbell Charles, painter, res 517 Holmes.
Ischerland Rudloph (Theo Ischerland Co), res Ohligs, Germany.
Ischerland Theo Co (Theodore and Rudolph Ischerland), barbers' supplies 125 N Jefferson av.
Ischerland Theodore (Theo Ischerland Co), res 123 N Jefferson av.

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Tels. Val. 3222-A Mich. 3229-L 114 N. Hamilton St., W. S.

Iserhoth John, janitor, res e s Munson av, 3 n of Wadsworth av (B V).
Iserhoth Otto, lab, bds John Iserhoth (B V).
Iserhoth Otto, pkr Morley Bros, bds 1316 Cherry.
Issitt Walter B, asst pur agt, res 2214 S Fayette.
Ittner Elizabeth M, clk, bds 418 N Hamilton.
Ittner Frederick, bds 1020 Ames.
Ittner Frederick J, shoes 410 N Harrison, res 418 same.
Ittner George J, mach, res 1909 State.
Ittner Pauline, bds 1020 Ames.
ITTNER PHILIP, Dry Goods, 416-418 Hancock, Tels: Mich 2823-J, Val 3109-M, res 1020 Ames, Mich Tel 3028-L.
Ives Wm E, lab, res 322 Douglas.
Izzo Anna M, clk Daniel Izzo, bds 512 S Washington av
Izzo Daniel (Daniel Izzo & Co), steamship agt 121-123 N Water and grocer 512 S Washington av, Val Tel 26, res same.
IZZO DANIEL & CO (Daniel Izzo), Wholesale Fruits and Produce, Commission Merchants, Etc, 121-123 N Water, Tels: Mich 435 and 1810-J, Val 513.
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Jackson Belle, rms 214 Janes av.
Jackson Catherine, bds 818 N 7th.
Jackson-Church-Wilcox Co, Merrill M Wilcox genl mngr, mnfrs automobile parts 516-524 N Hamilton.
Jackson David, ship clk, res 922 N Bond.
Jackson Edith, bds 922 N Bond.
Jackson Frank D, mngr McIntyre Printing Co, res 332 S Washington av.
Jackson Frederick, lab, res 1416 Fitzhugh.
Jackson George D, engr, res 1608 S Michigan av.
Jackson Harker W, chairman Thomas Jackson & Co (Ltd), treas Sag Wheelbarrow Co, res 514 Adams.
Jackson Henry, res 2040 S Jefferson av.
Jackson Ira, hlpr Jackson-Church-Wilcox Co, bds Franklin House.
Jackson James F, sheetmetalwkr Allington & Curtis Mnfg Co, bds 733 N 3d av.

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Jackson Joseph H, carp contr, 1612 S Jefferson av, res same.
Jackson Joseph W, res 712 Brown.
Jackson Lulu, dept mngr, bds 1107 Janes av.
Jackson Minnie (wid Peter), bds 214 S 10th.
Jackson Nancy, bds 412 S Baum.
Jackson Robert H, condr, res 2044 S Jefferson av.
Jackson Ruth R (wid Thomas), res 900 Court.
Jackson Sarah (wid Henry), res 1630 Holland av.
Jackson Sarah, bds 922 N Bond.
Jackson Thomas, brakeman P M R R, rms 408 N 2d av.
Jackson Thomas & Co Ltd, Harker W Jackson chairman, Edgar G Curtis vice-chairman, Robert H Zahn, sec, lumber 2019 S Michigan av.
JACKSON THOMAS M, Sec Jackson & Church Co, bds 304 S Granger.

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Jackson Victoria, bds 433 Hanchett.
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Jacob Otto E, car repr, res e s Kimball, 3 s of Fuller.
JACOBI ALEXANDER, Galvanized Iron, Copper and Brass Works, Slate, Tin and Iron Roofing, 113 N Warren av, Tels: Mich 806-L, Val 546, res 310 N 5th av.
Jacobi Alexander Jr, bkpr Alex Jacobi, bds 310 N 5th av.
Jacobi Andrew, draftsman Alex Jacobi bds 310 N 5th av.
Jacobi John, miner, res 1109 S Fayette.
Jacobs Adena (wid Wm), res 116 N Weadock av.
Jacobs Antoine, fruits, res 811 Genesee av.
Jacobs Daniel B, asst sales mngr Farmers Handy Wagon Co, bds 212 Walnut.
Jacobs Elizabeth M (Jacobs & Christie), bds 302 S Weadock av.

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Jacobs John M, huckster, res 921 S 4th av.
Jacobs Joseph (Bradley & Jacobs), res 811 Genesee av.
Jacobs J Nelson, trav agt, rms 1012 Hoyt av.
Jacobs Matilda Mrs, res 629 Owen.
Jacobs Maylon C, bartndr Hotel Vincent, res 1211 Janes
Jacobs Mildred R, bds 135 Gage.
Jacobs Mollie (wid Solomon), res 212 Walnut.
Jacobs Owen, carp, bds 945 S 4th av.
Jacobs Priscilla, milliner, bds 1211 Janes av.
Jacobs Robert, contr 945 S 4th av, bds same.
Jacobs & Christie (Elizabeth M Jacobs, Marie A Christie), dressmkrs 109½ S Jefferson av.
Jacoby Jacob, removed to Jackson, Mich.
Jacoby John, cigarmnfr 404 S Bond, res same.
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Jacques George D, mason, res 2324 N Bond.
Jacques Harry K, ctr Sag Silk Garment Co, res 705 Brewster.
Jacques Herbert H, ship clk Sag Mnfg Co, res 303 Jordan.
Jacques Ida Mrs, grocer 1520 Union av, res same.
Jacques Lottie, bds 1520 Union av.
Jacques Mary (wid John), bds 1520 Union av.
Jacques M Gertrude, bds 405 E Bristol.
Jacques Thomas, blksmith 104 N Alexander, res same.
Jacques Wm H, mason, res 1520 Union av.
Jaderstrom Louis W, painter Lufkin Rule Co, res 1049 Douglas.
Jaeckel, see also Gackel.
Jaeckel Frederick E (Jaeckel & Rau), res 200 S 3d av.
Jaeckel Margaret M Mrs, bds 623 Fitzhugh.
JAECKEL & RAU (Frederick Jaeckel, Edwin P Rau), Clothing, Men's Furnishings and Merchant Tailors, 212 Genesee av, Mich Tel 1242-L.

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Manufacturers of
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Jaeger, see also Yaeger.
Jaeger Edward, bds 204 Emily.
Jaffke Max A, engr Con Coal Co, res 136 Merrill.
Jaffke John, del clk C J Moll, bds 136 Merrill.
Jagodzinski Stanislaus, lab, s w cor Stark and Cornelia.
Jahn Albert, mach Werner & Pfleiderer Co, res 1901 State.
Jahn Louis, mason, res w s Carrollton, 7 n of Hickory.
Jahnke, see also Janke and Juhnke.
Jahnke Anna, clk Barie's, bds 731 S 4th av.
Jahnke August, lumber inspr, res 1525 Germania av.
Jahnke Fred, porter Everett House, rms same.
Jahnke George W, clk Barie's, res 731 S 4th av.
Jahnke Herman, lab, res 1820 Mackinaw.
Jahnke Otto, lab, bds 1820 Mackinaw.
JAHNKE WM F, City Treasurer, City Hall, Both Tels 279, res 611 Owen.
Jakuahski Joseph, lab, res 633 River.
Jakubowski John, lab, res 148 Harrison, Carrollton.
Jambor Ernest, carp, bds 1447 Atwater.
James Clifford B, asst acct M C R R, res 1308 S Park av
James Edward W Jr, delivery boy M C Murray, bds E W Janes.

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BOTH PHONES 761

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Saginaw Rug Mfg. Co., 409 AMES ST.

Schwahn-Khuen Agency,
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James H Edward, fireman P M R R, res 527 Carlisle.
James Isaac P, credit man Barie's, res 523 Hoyt av.
James James, harnessmkr Morley Bros, bds 130 N 14th.
James Mary E, pkr E A Robertson Co, bds E W James.
Jameson Evart R, repr Thomas White, res 713 Tuscola.
Jameson Orville C, ins agt 414 N 3d av, res same.
Jameson Thomas, agt, rms 510 Johnson.
Jamieson Albert E, trav agt, res 400 Cambrey.
Jamieson Edmund S, collr, res 504 Sheridan av.
Jamieson Laura M, clk Sag City Gas Co, bds 504 Sheridan av.
Jamieson Lawrence C, bds 538 S Weadock av.
Jamieson Ray, stereotyper Sag Courier-Herald, bds 504 Sheridan av.
Jamieson Wm G, supt Barie's, res 528 S Weadock av.
Jamrog Edna, pkr Sommers Bros Match Co, bds Joseph Jamrog (B V.)
Jamrog George, lab, res 726 S 14th.
Jamrog Joseph, carp, res s s Annesly, 5 e of S 16th.
Jamrog Joseph G, mach hd Feige Desk Co, bds 726 S 14th.

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Jamrog Robert, lab Wm Polson & Co, bds 726 S 14th.
Jamrog Robert, mach hd, res 605 Perkins.
Jamrog Stanislaus, lab, bds 726 S 14th.
Janes Cora B, bds 610 Thompson.
Janes Wm D, mngr Columbia Western Mills, res 1616 Court.
Janicke John, cabtmkr, res 1705 Janes av.
Janisse Jerome E, trav agt, rms 401 Johnson.
Janke, see also Jahnke and Juhnke.
Janke Andrew B, barber Altscheffel & Stork, bds 820 Cherry.
Janke Charles A, vice-pres Bernhard & Janke Co, bds 423 S 7th.
Janke Edward C, bds 820 Cherry.
Janke Emily (wid John C; aged 60), died Jan 20, 1912.
Janke Fern, bds 133 N 13th.
Janke Harry, bds 133 N 13th.
Janke Otto, hlpr, res 133 N 13th.
Janke Wm O, appr, bds 133 N 13th.
Jannery Peyton R, mngr, res 515 Fitzhugh.

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Jaras Jorn, lab, res 633 S 15th.
Jarchow Christian, mach, res 202 N 13th.
Jarchow Christopher, res 717 S 4th av.
Jarchow Edith, bds 1012 S Jefferson av.
Jarchow Frederick, car repr, res 232 S 12th.
Jaroszewski Joseph, lab, bds Mrs Rose Jaroszewski,
Jaroszewski Martin, flagman, res 134 S 14th.
Jaroszewski Rose (wid Andrew), res e s S 15th, 1 s Bancroft.
Jaroszewski Sadie, stitcher, bds Mrs Rose Jaroszewski.
Jarowsiewicz John, lab, res 1208 Hess av.
Jarvey Wm J, brakeman P M R R, res 1008 N 4th av.
Jarvey Wm J Jr, boilermkr, bds 1008 N 4th av.
Jarvis Alfred, miner, res 139 Wilkins.
Jarvis Frank, lab, res 631 Farwell.
Jarvis Myrtle M, bds 139 Wilkins.
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Jarzebkowski Walter, miner, res s s Annesly, 3 w of S 16th.
Jaska John, bridgetndr, res 220 N Woodbridge.
Jasper Emma M, smstrs M A Mader, bds 1221 Germania
Jasper Frederick, clk W H Jasper, res 2003 Janes av.
Jasper Frederick, student, bds 1221 Germania av.
Jasper Margaret (wid Christian F), res 1221 Germania.
JASPER WM H, Dealer in Staple and Fancy Groceries, Dry Goods and Notions, [illegible] Janes av, Tels: Mich 1163, Val 214, res 1627 sa[illegible]
Jaster Albert E, carp, bds 801 Stone.
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Jaster Mary (wid John), res 801 Stone.
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Jatowski Paul, mach, res n s Annesly, 2 e of S 15th.
Jatkowski Victor, porter Peter Stine & Son, res 720 Webber.
Jaworski Casimir, lab, res 323 Thurber.
Jean Louis, motorman, rms 431 N Washington av.
Jeffares Anna M (wid Albert F), res 411 Douglas.
Jeffers Block, 124-126 S Washington av.
Jeffers Harry E, clk, bds 408 N Warren av.
Jeffers John, real estate, bds 408 N Warren av.
Jeffers Mary A (wid John), res 408 N Warren av.
Jeffers Park, junction Genesee and Germania avs,
Jeffers Terrace, 304-314 Carroll.
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Jeffords Elsie F, bds 612 Wayne.
Jeffords Florence S, bds 612 Wayne.
Jelmyer Philip C, draying 2025 Tuscola, res same.
Jenkins Guy H, reporter Sag Daily News, bds 611 Sheridan av.
Jenkins Hugh, engr, res 611 Sheridan av.
Jenkins Mary J (wid John), bds 123 Brown.
Jenkins May S, tchr Emerson School, bds 611 Sheridan.
Jenkins Ringin, milk peddler, rms 516 Lapeer av.
Jenkins Wm, engr, res 130 Brown.
Jenks Alfred, lab, bds 1423 Maple.
Jenks Fred C, propr Washington Rink, res 427 S Washington av.
Jenks Lovina (wid Wm), bds 427 S Washington av.
Jennings Clyde R, trav agt Saginaw Milling Co, res 1108 State.
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Jensen Martin, tmstr, res 211 Benjamin.
Jenson Andrew, inventor 815 N Niagara, bds Schuch Hotel.
Jentzen Christian, lumber inspr, res 454 N 2d av.
Jentzen Herman, condr, res 102 Jones.
Jericho John, janitor, res e s Helena, 3 n of Wadsworth.
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Jerome Mable, student, bds 216 Gage.
Jerome Margaret M, smstrs, bds 1111 S Warren av.
Jerome Modelle, student, bds 308 Gage.
Jerome O Delamer, lab, bds 312 Brockway.
Jersey Neil J, musician, res 617 S 4th av.
Jerzak Michael, laundrywkr, res 113½ N Hamilton.
Jeska Anna, laundress, bds 141 Elm, Carrollton.
Jeska Mary, bds 141 Elm, Carrollton.
Jeska Stephen, lab, res 141 Elm, Carrollton.
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Jewell Floyd C, cost acct Sommers Bros Match Co, bds 320 Carroll.
Jewell Mary, waiter Daniel O'Meara, rms 422 Astor.
Jewell Mary Mrs, domestic 814 Carroll.
Jewell Thomas A, clk T C Ryan, bds 519 N Franklin.
Jewett Belinda K (wid Alonzo), bds 823 N Hamilton.
Jewett Frank J, trav agt H Watson & Co, res 1022 Hoyt
Jewett Grace B, bds 1022 Hoyt av.
Jex Frank A, rulemkr Lufkin Rule Co, res 302 Russel.
Jex Minnie R, mach rd Lufkin Rule Co, bds 600 Elizabeth.
Jezuskiewicz Julius, lab, res 340 Eddy.
Jicolitti Bert, miner, res n s Ottawa, 2 w of Post.
Jilson Ethel, bds 509 S Jefferson av.
Jiroch Ralph S, phys 305-306 Wiechmann bldg, res same
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Jochen Gertrude, bds 1102 Court.
Jochen Ida A E, typist U S Health and Accident Ins Co, bds 1015 Emerson.
Jochen Walter E, res 140 N Andre.
Jochen Wm E, bkpr Wm Simpson, bds 721 Bundy.
Johann Frank, bricklayer, bds 749 Stanley.
Johann Joseph, lab, res 749 Stanley.
Johann Joseph Jr, hlpr Allington & Curtis Mnfg Co, bds 749 Stanley.
John Moore School, n w cor Court and Harrison.
Johndro Clara M, bds 609 Russel.
Johndro Louis, foreman J T Wylie & Co, res 609 Russel.
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Johnson Adelaide, smstrs, rms 326 N Washington av,
Johnson Adelia, student, bds 317 Bullock.
Johnson Albert, miner, bds 627 Howard.
Johnson Alexander, lab, e s Sheridan av, 1 n of Gallagher.
Johnson Alice (wid Martin), res 1019 N Harrison.
Johnson Amelia E, clk H Watson & Co, rms 1102 Johnson.
Johnson Ammi A, engr, res 413 N Harrison.
Johnson Andrew (aged 52), died Sept 27, 1912.
Johnson Anna (wid George), res 616 N 7th.
Johnson August, lab, res 348 S 14th.
Johnson Charles, gatetndr, res 822 W Bristol.
Johnson Charles, lab, res 232 Grant.
Johnson Charles, lab, bds 903½ Genesee av.
Johnson Charles E, engr, res w s Sheridan av, 1 s of Hiland.
Johnson Charles E, polisher, res 232 Grant.

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Johnson Charles H, clk Buckhout Hardware Co, res 1224 Janes av.
Johnson Charles H, driver D L Laur, res 918 Throop.
Johnson Charles L, lab, bds 331 Brockway.
Johnson Charles L, miner, res 138 S 11th.
Johnson Chauncey J, lab, bds 918 Throop.
Johnson Christine (wid Christian), res 715 Hermansau.
Johnson Clara, student, bds 613 S Webster.
Johnson Claude C, lab, bds 918 Throop.
Johnson Clifton J, glasswkr, res 612 Sherman.
Johnson Daniel, toolmkr, bds 317 Bullock.
Johnson Earl G, barber 128 N Washington av, res 420 same.
Johnson Edith Mrs, bds 212 N 13th.
Johnson Edward A, mach hd, bds 348 S 14th.
Johnson Edward F, res 822 Sheridan av.
Johnson Edwin S, carp, res 1017 N 7th.
Johnson Eliza (wid Andrew), res 224 Malzahn.
Johnson Elizabeth, corst demonstrator, res 813 Genesee.
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Johnson Emilie, bds 317 Bullock.
Johnson Emma, bds 621 S Michigan av.
Johnson Ernest A, mach, res 115 S Alexander.
Johnson Floyd W, mach hd Jackson-Church-Wilcox Co, bds 1703 S Jefferson av.
Johnson Frank, tel opr, bds 621 S Michigan av.
Johnson Frank B, electrn Daun Crawford & Co, bds Hotel Schuch.
Johnson Frank O, asst frt agt P M R R, bds 327 N Franklin.
Johnson Frieda, student, bds 325 Fenton.
Johnson George, bds 212 N 13th.
Johnson George, bartndr Minnie Brown, bds 123 S Niagara.
Johnson George B, clk, res 1514 S Fayette.
Johnson George H, evangelist, res 613 S Webster.
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Johnson Helen H, steno, bds 1722 Genesee av.
Johnson Helena M, bkpr U S Health and Accident Ins Co, bds 616 N 7th.
Johnson Henry, bartndr Banner Hotel, res 301 Alger.
Johnson Henry, miner Con Coal Co, bds 627 Howard.
Johnson Ida R, tchr Emil Herig School, bds 317 Bullock.
Johnson Ira O, bartndr Edward Oakley, res 1703 S Jefferson av.
Johnson James R, engr, res 700 Sheridan av.
Johnson James R Jr, engr Argo Electric Vehicle Co, res 212 N 13th.
Johnson Jane (wid Daniel), bds 412 Emerson.
Johnson Jane E (wid Thomas), res 627 Howard.
Johnson Jay B, lather, res 616 Sheridan av.
Johnson John, lab, res 810 S Woodbridge.
Johnson John, drayman 1221 Congress av, res same.
Johnson John F, lab, res 816 S Baum.
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Johnson John M, clk **THE M W TANNER CO,** res 633 S Park.
Johnson John M, miner, bds 212 High.
Johnson John M, wiper, res 523 Norman.
Johnson John W, sec-treas Valey Sweets Co, res 120 S Charles.
Johnson Joseph E, inspr, res 327 Stark.
Johnson Joseph L, barber A L Hammond, res 118 S Franklin.
Johnson Joseph P, mach hd Saginaw Wood Products Co, res 312 Ward.
Johnson Joseph S, dist agt Northwester Mutual Life Ins Co, 205 Bearinger bldg, res 1008 S Jefferson av.
Johnson Julia M (wid Eugene), bds 413 N Bates.
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Johnson Lovell A, mach, bds 621 S Michigan av.
Johnson Lucille N, steno, bds 1513 S Warren av.
Johnson Luther, res 220 Brockway.
Johnson Mamie L, sec Sag Bay Water Assn, bds 1205 Janes av.
Johnson Margaret C, clk Barie's, bds 301 Alger.
Johnson Marguerite C, bds 523 Norman,
Johnson Mark S, lab, bds 141 Thayer.
Johnson Martin, miner, res 160 Maine.
Johnson Mary (wid Gerrit), bds 1205 Janes av.
Johnson Mary A (wid Duane), bds 538 S Weadock av.
Johnson Mary E (wid Anthony), res 312 Ward.
Johnson Maude B, steno Jackson-Church-Wilcox Co, bds 621 S Michigan av.
Johnson Max, miner, bds 1473 Holland av.
Johnson Michael, bridgetndr, bds 1019 N Harrison.
Johnson Minnie A (wid Louis H), res 119 N 6th av.
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Johnson Nicholas, bootblk G S Dilas, bds 218 N Warren av.

Johnson Ora M, cashr Barie's, bds 1722 Genesee av.

Johnson Patrick (P Johnson & Son), res 507 Benjamin.

Johnson Peter, lab, res 1339 N 10th.

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Johnson Robert, mine supt Con Coal Co, res 1513 S Warren av.

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Johnson Roy, driver H W Hurst, bds 1513 S Warren av.

Johnson Sarah (wid George), bds 200 Elm.

Johnson Sidney M, lab P M R R, res 228 N Park av.

Johnson Sophia (wid Everett), res 1722 Genesee av.

Johnson Thorwald, tmstr, res 325 Fenton.

Johnson Timothy R, slsmn Jackson-Church-Wilcox Co, res 127 S Porter.

Johnson Timothy S, painter 331 Brockway, res same.

Johnson Victoria, steno Strable Mnfg Co, bds 325 Fenton.

Johnson Viola, bds 903½ Genesee av.

Johnson Wm, bartndr, res 714 Brewster.

Johnson Wm, carp, rms 724 Lapeer av.

Johnson Wm, molder, bds Pacific Hotel.

Johnson Wm A, cutter Heavenrich Bros & Co, res 328 S Weadock av.

Johnson Wm C, trav agt, res 621 S Michigan av.

Johnson Wm E, driver, res 1534 S Warren av.

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Johnston Charles, metal polisher Lufkin Rule Co, res 232 Grant.
Johnston Dean W, clk Sag Daily News, bds 218 S Michigan av.
Johnston Edwin F, student, bds 218 S Michigan av.
Johnston Edwin J, bds 403 Jeffers.
Johnston Frederic B Rev, pastor Epworth Methodist Church, res 112 Randolph.
Johnston Harry B, carrier P O (e s), res 610 Walnut.
Johnston H Isabel, steno U S Health and Accident Ins Co, bds 624 Thompson.
Johnston James E, res 441 S 7th.
Johnston Mayme E, steno L G Nerreter & Co, bds 625 N 7th.
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Johnston Sarah, supt Tubercular Hospital, res same.
Johnston Thomas A (Johnston Bros), res 616 Johnson.
Johnston Wm, bds 624 Thompson.
Johnston Wm D, bds 218 S Niagara.
Johnston Wm H (aged 42), died March 10, 1912.
Joiner Emma Mrs, dressmkr 1608 S Hamilton, bds same.
Joint Rate Weighing and Inspection Bureau, Herbert S Brush dist inspr, 614 Bearinger bldg.
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Jones Benjamin B, bkpr Sag Wood Products Co, bds 217 Mott.
Jones B Frank, miner, res 1401 Mackinaw.
Jones Catherine D (wid John), res 1514 Cass.
Jones Charles A, miner Con Coal Co, res 1518 Remington
Jones Charles D, miner, res 1802 S Hamilton.
Jones Charles H, watchman, res 1614 Holland av.
Jones Clarence G, fireman P M R R, res 1001½ Carroll.
Jones Clyde M, fireman P M R R, rms 528 N Warren.
Jones Edward T, lab, res 1601 S Niagara.
Jones Frank E, removed to Detroit, Mich.
Jones Frank L, fireman P M R R, res 1014 N 3d av.
Jones Gladys, nurse Saginaw General Hospital.
Jones Grace, mach opr Saginaw Wood Products Co, bds 723 Hess av.
Jones Hadyn, ship clk, bds 1518 Remington.
Jones Ida Mrs, res 723 Hess av.
Jones Isham R, miner, res 202 Wells.

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OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Jones Isham R Jr, miner, bds 202 Wells.
Jones I Myrtle A, bkpr Stevens Bros, bds 110 Elm.
Jones James W, fireman P M R R, res 902 N 3d av.
Jones John, lab, bds 300 Randolph.
Jones John F, driver Thomas Nickels, res 419 N 5th.
Jones John H, checker P M R R, res 1348 N 9th.
Jones John L, miner, res 2316 N Fayette.
Jones Lucius, slsmn C A Andrus, bds 323 S Porter.
Jones Margaret, student, bds 104 N Jefferson av.
Jones Margaret L, bkpr, bds 1802 S Hamilton.
Jones Mary E (wid Thomas B), res 217 Mott.
Jones Matthew F, lab, res s s Morris, 1 w of Hazlewood
Jones Melvin E, bds 407 Cronk av.
Jones Peter, res 341 Ward.
Jones Ralph, lab, bds 723 Hess av.
Jones Raymond J, mach, bds 1514 Cass av.
Jones Richard W, miner, bds 202 Wells.
Jones Riley L, treas Wm B Mershon & Co, res 1741 N Michigan av.
Jones Roy M, cabtmkr, res 202 Lincoln av.
Jones School, s s Cherry bet 10th and 11th.
Jones Stanley, lab, res n s Hiland, 2 e of Sheridan av.

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Jones Thomas B, bkpr Con Coal Co, bds 217 Mott.
Jones T Leo, miner, bds 202 Wells.
Jones Wm, rms 308 N Warren av.
Jones Wm, resturant 104 N Jefferson av, res same,
Jones Wm A, miner, res 1632 Genesee av.
Jones Wm R, bds 104 N Jefferson av.
Jonitz Brigetta, milliner Julia H Reise, bds 406 Thurman.
Jonitz Francis J, clk Con Coal Co, res 211 Beach.
Jordan Clark F, lineman, res w s Genesee av, 1 s of Fulton.
Jordan Eliza (wid Monroe), res 1630 Holland av.
Jordan Floyd E, clk P M R R, res 110 Bagley.
Jordan Grace E, bds 210 Merrill.
Jordan Henry H, sergeant Police Dept (e s), res 210 Merrill.
Jordan Julius H, timekpr, bds 210 Merrill.
Jordan Meta, bds 1003 Maple.
Jordan Michael G, res 1003 Maple.
Jordan Paul M, bartndr F R Roeser, res 1401 Maple.

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Jordan Samuel, chef Paris Cafe, rms 321 Genesee av.
Jordan Wm, ship clk Sag Mirror Wks, bds 2006 S Washington av.
Jorgensen James, sheetmetalwkr Allington & Curtis Mnfg Co, rms 222 Emerson.
Joseph Carl, student, bds 648 S 4th av.
Joseph Charles B, condr, res 807 N 5th av.
Joseph Henry, brewmaster Natl Brewing Co, res 648 S 4th av.
Joss Lizzette, domestic 1019 Genesee av.
JOST CHRISTOPHER K, Fancy and Staple Groceries, Teas, Coffees, Spices, Flour, Feed and Poultry, U S Inspected Meats a Specialty, 509-511 N Bond, Both Tels 2978, res 221 N Granger.
Jost John M, saloon 501 N Bond, res same.
Joyce Edwin M, steamfitter, res 1515 Vermont.
Joyce R Allen, lab, res 1106 N Porter.
Joynt Herbert O (Sag Bottling Co), res Traverse City, Mich.
Jozwiak Anthony, assembler Agro Electric Vehicle Co, res w s Kimball, 2 n of Bartow.

Parker Dairy Co. ICE CREAM
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At M. E. Danforth's 113-115 S. Jefferson Ave.

Jozwiak Ella, mach opr, bds Vincent Jozwiak (B V).
Jozwiak Stanley, lab, bds Vincent Jozwiak (B V).
Jozwiak Vincent, lab, res w s Sophia, 4 s of N Washington av (B V).
Jubinski Agnes G, steno U S Health and Accident Ins Co, bds Stephen Jubinski (B V).
Jubinski Anna, bds Stephen Jubinski (B V).
Jubinski Stella, bds Stephen Jubinski (B V).
Jubinski Stephen, lab, res e s Helena, 3 n of Wadsworth av (B V).
Judd Charles A, trav agt, res 715 Millard.
Judd Clarence L, real est, res 1591 S Washington av.
Judd Louise S, bds 1591 S Washington av.
Judd Mabel M, bds 1591 S Washington av.
Judd Raynor S, supt Agency dept Fidelity Accident Co, bds 1591 S Washington av.
Judd Ruth M, bds 1591 S Washington av.
Judd Samuel S, director Mannual Training Public Schools (e s), res 1117 S Jefferson av.
Judd Virginia A (wid Erastus T), bds 302 S Weadock.
Judge Theresa, tchr, bds 614 S Mason.

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Union-made Cigars

Judzki John, lab, res s s Hosmer, 2 e of S 15th (B V).
Juenemann Henry, lab, res 299 Brenner.
Juenemann John, lab, res 295 Brenner.
Juenemann Olga, bds 295 Brener.
Juers Albert F, flue calker, bds 2013 Madison.
Juers Edward, lab, bds 2013 Madison.
Juers Frederick, lab, res 2013 Madison.
Juers Fritz, res 116 N 12th.
Juers Lena Mrs, bds 829 N 5th av.
Juers Mary, maid 610 N Warren av.
Juers Rheinhold, lab, bds 116 N 12th.
Juers Rose, domestic 813 Genesee av.
Juhasz Louis, lab, bds 1417 Maple.
Juhasz Stephen, lab, res 1417 Maple.
Juhnke, see also Jahnke and Janke.
Juhnke Charlotte L, clk H Watson & Co, bds 141 East.
Juhnke Emma M, bds 141 East.
Juhnke Frederick H, lab, res 439 Douglas.
Juhnke Minnie A, res 141 East.
Julczinski John, lab, res 711 Marion.
Julian Charles A, whol grocer, res 1421 Johnson.
Julien George, carp, res 345 S 6th.

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Junghaus Joseph, lab, res 541 Bay.
Jungerheld Alma A, smstrs Heagany-Treanor, bds 1420 Germania av.
Jungerheld Arnold C, coppersmith 902 Stephens, res 112 Chestnut.
Jungerheld Edna, mail clk Sag Daily News, bds 1420 Germania av.
Jungerheld Frederick F, supt construction dept Saginaw Sheet Metal Works, res 727 N Bond.
Jungerheld Henry J, baker, res 1420 Germania av.
Jungerheld LeRoy, sheet metal wks, res 727 N Oakley.
Jungerheld Mary (wid Henry), bds 727 N Oakley.
Junkin Eugene A, pastor Immanuel Presbyterian Church res 721 State.
Juno George, bds 505 S Fayette.
Jures Albert, handyman P M R R, bds 2013 Madison.
Kabat Anna (wid Joseph; aged 76), died Nov 21, 1912.
Kabat Joseph F, mach P M R R, res 671 N 5th av.
Kabat Vencle, molder, res 651 S 5th av.
Kaczmarek Frank, lab, bds Michael Kaczmarek.
Kaczmarek George, mach hd, res 238 Jackson, Carrollton

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Kaczmarek Stanislaus, lab, res 600 Perkins.
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Kaercher Wesley G, lab, bds Joseph Kaercher, Carrollton
Kagel Bertha J (wid Wm), housekpr 617 S Bond.
Kagel Christian A, collr Sag Ice & Coal Co, bds 617 S Bond.
Kagel Marie W, steno E L Beach, bds 617 S Bond.
Kahn Elsie, steno E W Kahn, bds 814 Congress av.
Kahn Ernest W, tile contr 128 N Baum, res 814 Congress av.
Kaie Frederick A, tmstr C G Schlatterer, res 113 Perkins
Kain, see also Cain and Kane.
Kain Blanche M, clk U S Health and Accident Ins Co, bds 608 N 3d av.
Kain James, blksmith P M R R, res 1015 N 8th.
Kain Laura M, ironer, bds 1015 N 8th.
Kain Theresa M, steno A F Bartlett & Co, bds 608 N 3d
Kain Michael, bds 1322 N 9th.
KAIN PATRICK, Chief of Police, res 608 N 3d av.
Kain Raymond A, bds 608 N 3d av.

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Kain Thomas, switchman, res 1322 N 9th.
Kain Thomas J, bds 137 N Park av.
Kain Wm P, mach P M R R, res 1119 N 6th av.
Kaindel, see also Kendall.
Kaindel Amelia, dressmkr w s 19th, 1 n of Cornelia (B V), bds same.
Kaindel Caroline (wid Ignatz), res w s N 19th, 1 n of Cornelia (B V).
Kaindel Frank, lab, bds Mrs Caroline Kaindel (B V).
Kairat Charles, lab, bds John Kairat, Carrollton.
Kairat Emil, lab, bds John Kairat, Carrollton.
Kairat John, lab, res n s Grant, 1 w of Carrollton.
Kaiser, see also Keyser.
Kaiser August F, lab, res 521 Maine.
Kaiser Bertha Mrs, cook Park House, bds same.
Kaiser Elizabeth (wid Leonard), bds 112 N 11th.
Kaiser Elizabeth, steno Brooks Mnfg Co, bds Mrs Kate Kaiser (B V).
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Kaiser Fredericka (wid Martin), bds 652 S 4th av.
Kaiser Herman, condr, res 1520 N Bond.
Kaiser Herman, uphlr, res 516 S 9th.
Kaiser John F, clk, res 237 Simoneau.
Kaiser John F, mnfrs agt, res 415 N 7th.
Kaiser Joseph, cigarmkr C F M Deibel, bds Hotel Kerby
Kaiser Joseph E, tailor T A Reade, bds Arndt Hotel.
Kaiser Josephine, opr The Bernhard Co, bds Mrs Kate Kaiser (B V).
Kaiser Kate (wid Charles E), res n s Holland av, 8 e of S 15th.
Kaiser Laura A (wid August T), res 130 S 3d av.
Kaiser Marguerite (wid John), res 120 N Carolina.
Kaiser Marie (wid Ferdinand), res 115 Throop.
Kaiser Martha T, mach opr, bds 130 S 3d av,
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Kallick Martin, lab, res 1315 W Genesee av,
Kallick Mary (wid Frank), res 726 S 13th.
Kalt Walter G, slsmn Callam Mills, res 207 S 6th av.
Kaltenbach Stephen, lab Sag Table & Cabinet Co, res 121 Chestnut.
Kaltenbach Stephen Jr, springmkr, bds 121 Chestnut.
Kalzow, see also Koelzow.
Kalzow Esther, bds 1427 Janes av.

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Kamischke John A, baker, res 221 S 9th.
Kamizniak Joseph, hlpr Wickes Boiler Co, res s s N Washington av, 1 e of 14th (B V.)
Kampfert Charles J, res 1438 Gratiot av.
Kampfert C Bernice, bds 1438 Gratiot av.
Kempfert C Wm, sheetmetalwkr Saginaw Sheet Metal Works, res 124 S Andre.
Kampfert Dorothea, student, bds 1438 Gratiot av.
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Kanefko Felix, lab, res 418 Julius.
Kanfert F Wm, drayage 715 Lyon, res same.
Kanfert Louisa, clk, bds 715 Lyon.
Kania John, miner, res s s Huron, 2 w of S 16th.
Kannally, see also Kanaly and Kennelly.
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Kanter Paul, clk G Wm Stolz, bds 348 S 10th.
Kanter Saul, student, bds 348 S 10th.
Kanzler, see also Kenzler.
Kanzler Christina Mrs, masquerade costumes 108 S 3d av, res same.
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Kapplinger Christ, lab Saginaw Wood Products Co, res 233 N Jefferson av.
Karbobel Alexander, lab, res 153 Myrtle.
Karl, see also Carl and Carroll.
Karl Frank, mach P M R R, bds Mrs Magdalena Karl.
Karl George J, asst foreman, res 515 Mershon.
Karl Lawrence, mach hd P M R R, bds Mrs Magdalena Karl (B V).
Karl Magdalena (wid Paul), res e s Kimball, 1 s of Wadsworth av (B V.)
Karl Paul F, cigarmkr Sag Cigar Co, res 1112 Wadsworth av (B V.)
Karls Herman, janitor Emerson School, res 442 S 13th.
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Karp August F, meat ctr George Holcomb, res 425 N Andre.
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Kaufmann Ida M, clk Wm Wiechmann, bds 732 S 10th.
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Kean Kate, bds 304 Elm.
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Kearney Daniel, mach hd, bds 723 Perry.
Kearney John, police, res 1119 S Hamilton.
Kearney John B, mach, bds 1119 S Hamilton.
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Keho Frank (J J & F Keho), res 704 N Michigan av.
Keho Helen F, student, bds 710 N Michigan av.
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Kehoe Cordelia (wid John), bds 823 S Harrison.
Kehoe Frank E, lab, bds 618 Hermansau, Carrollton.
Kehoe Wm, lab, bds 618 Hermansau, Carrollton.
Kehoe Winnifred, smstrs, bds 823 S Harrison.
Kehren Albert, student, bds 2800 Joslin.
Kehren Peter, glasswkr, res 2800 Joslin.
Kehren Tena Mrs, boarding 2800 Joslin, res same.
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Keil Edith, mach opr Lufkin Rule Co, bds 113 Perkins.
Keiner Clara Mrs, res 121 N Jefferson av.
Keiser, see also Kaiser and Keyser.
Keith Clarence, finisher, res 912 Ring.
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Kelby Anna H, maid 1715 N Michigan av.
Kelby Marvel A Mrs, smstrs Seitner Bros, bds 421 Wisner.
Kelleher Catherine (wid Thomas), res 745 Carrollton.
Kelleher Elizabeth M, tchr, bds 745 Carrollton.
Keller, see also Keeler and Koehler.
Keller Albert F, lab, res 2402 Ames.
Keller Beatrice, student, bds 623 S Webster.
Keller Chester A, pkr Sag Milling Co, bds 2402 Ames.
Keller Ernest, tmstr, res 2100 State.
Keller Ferdinand, lab, res e s N Michigan av, 4 n of P M R R, Carrollton.
Keller Ferdinand Jr, lab, bds Ferdinand Keller.
Keller George J, hammerdriver P M R R, res e s Kimball, 2 n of Fuller (B V).
Keller John D, res 623 S Webster.

Chas. Frueh & Sons ***ROSES***
FLORAL ARTISTS **Both Phones 54 1116 Hoyt Av**

Keller Kathryn C, tchr Training School (e s), bds 1013 S Weadock av.
Keller Louise, bds 2100 State.
Keller Margaret, bds 2100 State.
Keller Morton E, res 1013 S Weadock av.
KELLER M E, Bookbinder and Blank Book Mnfr, 121 N Baum, res same. Val Tel 194-A.
Keller Philip H, bkpr Bank of Saginaw, bds 1013 S Weadock av.
Keller Sidney M, student, bds 623 S Webster.
Kellett R Emmett, carriage painter 416 S Hamilton, res 416½ same.
Kelley Bridget (wid Thomas), res 932 N 7th.
Kelley Claude B, bds 1115 N 6th av.
Kelley Elizabeth V, cashr, bds 932 N 7th.
Kelley Ellen M, steno, Wickes Boiler Co, bds 426 Douglas.
Kelley Emeline (wid Albert), bds 927 N 4th av.
Kelley Emo G (wid Albert), res 1115 N 6th av.
Kelley Frank A, bds 520 N 4th av.
Kelley Frank B, real estate 1910 Maple, res same.
Kelley Frederick J, engr, bds 520 N 4th av.

The H. B. Arnold Company
Desks, Chairs, Tables **129 No. Franklin Street**

STOLZ JEWELER, 322 GENESEE AV.
"The name of STOLZ" on a box is recognized universally as a guarantee of Quality and Artistic Excellence.
For 25 years we have been selling Diamonds, Watches, Jewelry, Silverware Crystal, Art Goods and Novelties

CARPETS CLEANED OR DYED
Cosendai Dye Works Cleaners
Saginaw and Bay City Established 1877 Both Phones

Kelley Frederick J, mach hd, res 615 Salt.
Kelley Frederick L, contr 703 Ring, res same.
Kelley Frederick R, miner, res 538 S 12th.
Kelley Hall, 526 Potter.
Kelley Irene M, bds 520 N 4th av.
Kelley James A, res 223 Kendrick.
Kelley James, condr P M R R, res 232 N 4th av.
Kelley John, bds 502 Van Etten.
Kelley John, jointer, bds Hotel Sova.
Kelley John, molder S Fair & Son, res 325½ N Hamilton
Kelley Lesley U, foreman, res 770 Kendrick.
Kelley Loren D, lab, res 927 N 4th av.
Kelley Marie Z (wid John), dressmkr 133½ S Washington av, res same.
Kelley Patrick, miner, res 502 Van Etten.
Kelley Terrence, cigars 526 Potter, res 520 N 4th av.
Kelley Terrence D, mach, bds 520 N 4th av.
Kelley Thomas H, engr P M R R, res 932 N 7th.
Kelley Thomas L, lab, res 202 Lowell.
Kellogg Charles W, driver Sag Ice & Coal Co, res 409 Moore.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
Both Phones 822

Kellogg Clayton K (Mounted Motor Cycle Messenger Service), rms 217 S Washington av.
Kellogg Flora, bds 820 Monroe.
Kellogg Herbert C, bds 213 Dwight.
Kellogg Irving N, trav agt, res 213 Dwight.
Kellogg Karl, chauffeur P F H Morley, bds 1330 S Jefferson av.
Kellogg Murray J, collr, res 401 N 9th.
Kellogg Wm, lab, bds 115 Salt.
Kelly Alexander G, bkpr H W Carr Co, rms 215 Simoneau.
Kelly Ann M, housekpr 231 S Washington av.
Kelly Archibald, miner, res 416 Thayer.
Kelly Arthur, res 708 Gallagher.
Kelly Bernard, metal polisher Lufkin Rule Co, bds 2711 S Washington av.
Kelly Block, 821-823 Genesee av.
Kelly Carrie (wid Edmond S), res 522 S Jefferson av.
Kelly Clara M, steno, bds 703 N Fayette.
Kelly Edmond A, clk H W Tanske, bds 522 Jefferson.
Kelly Edward, stave jointer, res 108 Carr
Kelly Emma (wid John), res 219 Janes

John Russell
312 N. Hamilton
VETERINARY SURGEON AND DENTIST
Both Tels.

THE Grohman
STORE JEFFERSON AVE.
Greenwood Lawn Cemetery.
FLORIST
PHONE 248.

PROTECT THE EYE
FRED D. FARMER
OPTOMETRIST
221 GENESEE AVENUE

Kelly Esther M, bds 232 N 4th av.
Kelly Florence, clk Barie's, bds 222 Webber.
Kelly Florence, clk Sag City Gas Co, bds 2211 S Hamilton.
Kelly George, broommkr M E I B.
Kelly Henry J, waiter, bds 502 Van Etten.
Kelly John, pres Culver-Deisler Co, res 937 Genesee av.
Kelly Joseph F, supt, res 703 N Fayette.
Kelly Joseph J, blksmith, res 2211 S Hamilton.
Kelly Joseph W, grocer 406 Martha, res same.
Kelly Maria L (wid Alexander B), bds 915 W Genesee.
Kelly Patrick J, gateman, res 412 Cornelia.
Kelly Peter, gasfitter, res 222 Webber.
Kelly Robert, bench hd Jackson-Church-Wilcox Co, res 311 Stone.
Kelly Robert F, rms 218 McCoskry.
Kelly Robert W, clk Sag Hardware Co, bds 2211 S Hamilton.
Kelly Sadie, mach hd Lufkin Rule Co, bds 222 Webber.
Kelly Spencer J, student, bds 406 Martha.
Kelsey Arthur E, tchr Trade Schol, res 231 Gage.

E. B. BEARINGER, Automobile Repairing
Corner Janes Av. and Baum, Watt Motor Works Building
Both 'phones 1333 **Saginaw, Michigan**

Kelsey Carlton E, removed to Imlay City, Mich.
Kelsey Charles E (F J Kelsey & Son), res 116 Brown.
Kelsey Charles H H, paperhgr E C Maxson & Son, res 213 Center.
Kelsey Charles P D, contr 654 S 9th, res same.
Kelsey Densmore, mach hd Sag Wood Products Co, res 654 S 9th.
Kelsey Earl H, clk F J Kelsey & Son, bds 1110 McCoskry.
Kelsey Frank J (F J Kelsey & Son), res 1110 McCoskry
KELSEY F J & SON (Frank J and Charles E), Books, News, Stationery, Cameras and Photo Supplies, 202 Genesee av, Val Tel 1056.
Kelsey Muriel E, bds 654 S 9th.
Kelsey Otis, painter 2000 S Washington av, res same.
Kelzo Charles, clk, res 312 S 9th.
Kelzow Charles F, res n w cor Norman and 19th (B V).
Kemp John M, phys 410 Perry, res 1320 S Michigan av.
Kempf Frank J, bartndr Sherman House, res 405 Hoyt.
Kempf John F, lab, res 307 N Granger.
Kempf Martin, trav agt Sag Hardware Co, res 1723 Van Buren.

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212-214-216 NORTH FRANKLIN.

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THE J. W. IPPEL CO. Cloaks & Skirts
Val. Tel. 2892 Mich. Tel. 3002

Kemp Martin Jr, blksmith Werner & Pfleiderer Co, bds 1723 Van Buren.
Kempster Alfred J, foreman Sag Plate Glass Co, res 2402 S Michigan av.
Kempter Marguerite, clk F W Woolworth Co, bds 907 S 4th av.
Kempter Marlett, clk, bds 907 S 4th av.
Kempter Stanley, driver C H Kretschmer Grocery Co, bds 907 S 4th av.
Kempter Wm H, tmstr Cooney & Smith, res 907 S 4th.
Kendall, see also Kaindel.
Kendall Alvah E, salesmngr Morley Bros, res 509 S Park av.
Kendall Edward B, bds 509 S Park av.
Kendall Emma, bds 815 Emerson.
Kendall Joseph, lineman, rms 431 S Washington av.
Kendrick Lucius S, ceramic engr 503-505 Kirby bldg, res 127 Annesly.
KENDRICK RAYMOND R, Lawyer, 503-505 Kirby Bldg, Tels: Mich 1695-J, Val 136-A, bds 1715 N Michigan av, Mich Tel 948-L.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisment page 2

Kendrick Wm R, 503-505 Kirby bldg, res 1520 Genesee.
Kennedy Alexander, police, bds Pacific Hotel.
Kennedy Alice (wid Peter), res 1012 N 8th.
Kennedy Arthur, hostler, bds 607 Norman.
Kennedy Bernard J, pres Sag Candy Machinery Co, res 120 N Granger.
Kennedy David, molder, res 635 Ward.
Kennedy Edwin P, switchman, res 1223 Germania av.
Kennedy Emma A, cook **THE M W TANNER CO,** res 800 Genesee av.
Kennedy Florence, cook St Mary's Hospital.
Kennedy Florence M, training tchr Public School (w s), bds 212 S Granger.
Kennedy Helen L, student, bds 703 N Michigan av.
Kennedy Jacob, trav agt Sag Hardware Co, res 212 S Granger.
Kennedy James S, prin Central School, res 617 Bay.
Kennedy Jane M (wid James), res 903 Webber.
Kennedy Jennie E, maid 1110 N Michigan av.
Kennedy Kittie L, bds 703 N Michigan av.
Kennedy Margaret A, clk E L Kynast, bds 1016 N 8th.
Kennedy Marie A (wid Stewart W), res 703 N Michigan

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n. 801 KIRBY BUILDING.
Only Accident and Health Insurance Company in Michigan giving Paid up Insurance.
VALLEY PHONE 1071-M.
AGENTS WANTED.

FARM - GARDEN - FLOWER
CALLAM MILLS SEEDS

Kennedy Mary C, nurse St Mary's Hospital, bds 212 Astor.
Kennedy Mary E (wid John C), bds 1014 N 8th.
Kennedy Mary E, steno Morley Bros, bds 325 S Warren av.
Kennedy Roy, lineman, bds 260 Bay.
Kennedy Roy D, watchmkr C D Hedinger, bds 1223 Germania av.
Kennedy Wm H, bicycles 810 Janes av, rms 324 N Weadock av.
Kennedy Wm J, lab, res 212 Astor.
Kennedy Wm J Jr, brakeman P M R R, bds 321 N 11th
Kennell David, broommkr M E I B.
Kennelly, see also Kanaly.
Kennelly Daniel, steward Loyal Order of Moose, bds 617 N Bond.
Kennelly Jeremiah, res 617 N Bond.
Kenney, see also Kinney.
Kenney John, bds 657 Ward.
Kenney Michael, condr, rms 632 N Warren av.
Kennick Maude, bds 520 Maine.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Kenning Ernest F, driver Dittmar-Raths Oil Co, res 2120 Madison.
Kenning Frederick, brakeman, bds 152 Bay.
Kenning Henrietta (wid Frederick W), res 152 Bay.
Kenning Louis J, police, res 1810 Hancock.
Kennison Wm, broommkr, res 1103 N Granger.
Kenny Alice (wid Matthias), bds 305 Emily.
Kenny Helen M, steno and cashr, bds 425 Hill.
Kenny James C, trav agt, bds 710 N 6th.
Kenny Leo M (L M Kenny & Co), res 438 Owen.
Kenny L M & Co (Leo M Kenny), mdse brokers 403 Eddy bldg.
Kenny Maria (wid Thomas), res 710 N 6th av.
Kenny Mary A, bds 710 N 6 th av.
Kenny Robert, clk Bank of Saginaw, bds 320 Webber.
Kenny Wm C, ship clk, res 320 Webber.
Kenny Wm H, cook, res 425 Hill.
Kent Fannie (wid Irving B), bds 217 Gage.
Kent Frederick H, electrn J Niven Electric Co, res s s Burt, 2 e of S 15th.
Kent James O, opr Family Theater, bds 305 S Michigan
Kent John A, bartndr, bds 408 S Washington av.

HENRY FEIGE & SON, OFFICE FURNITURE and FIXTURES.
113-121 SOUTH BAUM. Tels. Mich. 140-L. VAL. 1099-A.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Bliss=Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

Kent Phoebe A (wid Charles R), res 419 Douglas.
Kenyon Joseph D, farmer, bds 613 S Webster.
Kenzler, see also Kanzler.
Kenzler Anthony, slsmn Mercer & Co, res 411 Howard.
Kepler Charles H, supt Sag Paving Brick Co, res 1450 Gratiot av.
Kepner Sadie K (wid Gordon W), cook Roy Gier, rms 529 Astor.
Kepp Edith, chocolate dipper, bds 707 S Bond.
Kepp Louis H, lab, bds 707 S Bond.
Keppler Charles, bds 310 Durand.
Keppler Charles, broommkr M E I B.
Keppler Edward, boilermkr, res 310 Durand.
Keppler George J, tailor A M Ziegler, res 1110 S Warren av.
Keppler Marie D, steno Mich Inspection Bureau, bds 1110 S Warren av.
Keppler Minnie D, bds 1106 S Warren av.
Keppler Wm C, tailor Beach Tailoring Co, res 808 S Water.
Kepplinger Charles, butcher, res 907 Emerick.

EDWARD G. BATZ & SON
1422 MONROE STRE T, ON P. M. R. R.
COAL
COKE
WOOD

Kepplinger Matthew, lab, res n s Shattuckville rd, 9 w of Hermansau, Carrollton.
Kerber Benjamin, city fireman, res 626 N Porter.
Kerber Erie, bds 626 N Porter.
Kerber Florence, bds 626 N Porter.
Kercmann Christopher, bds 1015 Wisner.
Kerfoot James, clk Robert Hazzard, bds 519 Wayne.
Kermine Fred, miner, bds 505 S Fayette.
Kern Andrew J, mason, res 718 Genesee av.
Kern Augusta C M, res 718 Genesee av.
Kern Emma, maid 420 Carlisle.
Kern John E (Kern & Campbell), res Midland, Mich.
Kern Rudolph, blksmith L O Loessel, rms 601 S Harrison.
Kern & Campbell (John E Kern, Wm J Campbell), farm lands 424 Potter.
Kerney Mary (wid Charles), res 1625 Germania av.
Kerns Alfred W, sec Bartow & Enright, bds 812 Johnson.
Kerns Blanche, bds 212 Annesly.
Kerns Charles P, contr 2126 N Bond, res same.
Kerns Edna, bds 406 S Baum.

H. A. Savage Co.
604 Bearinger Building
Bell Phone 500
Surety Bonds & General Liability Insurance

Municipal BONDS
THOS. D. BUICK
Telephones { Bell 365 / Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

MURPHY & O'HARA | **General House Furnishers** AND **OFFICE FURNITURE.**
714-716 Genesee Avenue.
Both Phones.

Kerns Elizabeth J (wid Thomas A), res 231 N 6th av.
Kerns Frederick H, mason, res 112 Merrill.
Kerns Hazel I, student, bds 231 N 6th av.
Kerns Ida, maid 705 Holland av.
Kerns James S, bricklayer, bds 729 S Washington av.
Kerns Jenabel, bds 212 Annesly.
Kerns Joseph W, contr 423 S 4th av, res same.
Kerns Milton S, ins, res 804 Genesee av.
Kerns Pearl S, tel opr, bds 231 N 6th av.
Kerns Ross W, mason, bds 231 N 6th av.
Kerns Wm E, brickmason, res 736 S 10th.
Kerns Wm H, contr 729 S Washington av, res same.
Kerns Wilson G, contr 212 Annesly, res same.
Kerns W Raymond, cigars and billiards 213 Genesee av, bds 729 S Washington av.
Kerr, see also Carr.
Kerr Alexander A Jr, bkpr H J Heinz Co, bds 126 Dwight.
Kerr Charles, lab, bds 1210 S Niagara.
Kerry Charles T (Kerry & Way), res 938 Genesee av.
Kersoski Frank, lab, bds 133 Carrollton.

Appel Steam Bakery Wholesale Bread & Cake Bakers
Bell Phone 1388-J, Valley Phone 393, 824-826 Lapeer Ave.

KERRY & WAY (Charles T Kerry, Elmer J Way), Maple Flooring, Lumber, Lath, Shingles and Maple Clippings, Bristol and Niagara, w end Bristol st Bridge, Tels: Mich 2832, Val 3085-M.

KERSTEN EDWIN, General Insurance, Real Estate, Notary Public and Steamship Ticket Agent, 3-4 German American State Bank Bldg, Val Tel 2922-A, and 1st Vice-Pres German American State Bank, res 415 N Webster, Val Tel 3309-R. (See right center lines.)

Kersten Edwin Jr, clk Edwin Kersten, bds 415 N Webster.
Kersten Emma J B, bds 415 N Webster.
Kersten Ernest, bds 415 N Webster.
Kersten Herman, clk Edwin Kersten, bds 415 N Webster.

KERSTEN JULIUS, Wines, Liquors and Cigars, 500 Potter, Mich Tel 451-J, res 530 Carlisle, Mich Tel 2182-J.

Kersten Pauline Mrs, res 121 N 13th.
Kersten Rosa, bds 415 N Webster.

ICE CREAM **Parker Dairy Co.**
PURE MILK 228 N. Warren Ave. Both Phones

VICTOR. J. TATHAM, 1700-1711 GENESEE AVENUE.
GROCERIES and MEATS
Family Table Supplies.
BOTH PHONES.
Flour and Feed,
Butter and Eggs.

KODAK FILMS Developed and Printed
At M. E. DANFORTH'S 113-115 South Jefferson Avenue

Kerwin Thomas, tmstr, res n e cor Glenwood and Hiland.
Kessel Carl, lab, res 2833 Joslin.
Kessel Edward A, mach Natl Engineering Co, bds 616 N 3d av.
Kessel Ernest C, cigar mnfr 131 Jordan, res same.
Kessel Ernest L, clk Sag Val Drug Co, res 165 Jordan.
Kessel Henry, glasswkr, bds 131 Jordan.
Kessel Hugh P, mach, bds 616 N 3d av.
Kessel John F, sales mngr Herzog Art Furniture Co, bds 925 Burt.
KESSEL MARTIN A, Pharmacist, Drugs, Proprietary Medicines, Toilet Articles, Stationery, Etc, 2346 S Michigan av, Tels: Mich 3001-L, Val 3254-A, bds 131 Jordan.
Kessel Otto H, trav agt Sag Val Drug Co, res 516 Cooper av.
Kessel Philip C, tankmkr Natl Engineering Co, res 616 N 3d av.
Kessel Philip I, mach Jackson & Church Co, res 925 Burt.

Edw. F. Catterfeld | **Commercial PRINTING**
114 N. Hamilton St., W. S. Tels. MICH. 3229-L VAL. 3222-A

Kessler Edward F, boilermkr, bds 302 N Warren av.
Kessler Frank W, mach, res 302 N Warren av.
Kestler, see also Kistler.
Kestler Carl, carp, res 606 W Bristol.
Ketcheson Edmund M, barber Loree & Bordeau, res 116 Brockway.
Kettel Henry C, instructor piano tuning M E I B, res 1515 N Bond.
Kettelhohn Charles, lab, bds 419 S 15th.
Kettelhohn Dora, mach opr Saginaw Silk Garment Co, res Zilwaukee, Mich.
Kettelhohn John, driver Parker Dairy Co, bds 419 S 15th
Kettelhohn Wilhelmina (wid Louis), res 419 S 15th.
Keyes Abbie, nurse 1224 Janes av, bds same.
Keyes Charles, student, bds 105 Queen.
Keyes Ethel A, bds 1403 S Webster.
Keyes Henry, foreman Wickes Boiler Co, res 1318 Carroll.
Keyes James B, miner, res 834 Salt.
Keyes Kate (wid Charles), res 105 Queen.
Keyes Mabel, bds 1403 S Webster.
Keyes Margaret, bds 105 Queen.

Ripslinger Bros. | **WHOLESALE and RETAIL COAL AND WOOD**

STATE SEAL BRAND Pure Sugar Vinegar. Beats them all. Try it and be convinced. || ASK YOUR JOBBER MANUFACTURED BY Oakland Vinegar & Pickle Co.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block **Tels. Mich. 256** **Val. 292**

Keyes Mary, bds 105 Queen.
Keyes Maude H, steno Crane & Crane, bds 1403 S Webster.
Keyes Nina, bds 1403 S Webster.
Keyes Rose, bds 1403 S Webster.
Keyes Sarah, bds 105 Queen.
Keyes Wm, miner, res 1403 S Webster.
Keyes Wm J, lab, bds 1403 S Webster.
Keys Jefferson, res 703 N Jefferson av.
Keyser, see also Kaiser.
Keyser Augustus L, clk Saginaw Valley Drug Co, bds 804 N Hamilton.
Keyser Charles A, bds 618 N Porter.
Keyser Clarence E, clk Graebner Grocery, bds 804 N Hamilton.
Keyser Cora O Mrs, boarding house 804 N Hamilton.
Keyser David, bds 2532 S Michigan av.
Keyser Elizabeth M, (wid Leonard), smstrs, bds 127 Brown.
Keyser Frank, carp, res 618 N Porter.
Keyser Wm H, res 404 N Webster.

B. GUGEL **Funeral Director and Licensed Embalmer**
620 Ames St. **Phones: Bell 2999** **Valley 2852**
Lady Assistant **Hacks for all Occasions**

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Khuen, see also Coon, Koehn, Kuehn and Kuhn.
KHUEN AGENCY THE, see Schwahn-Khuen Agency.
KHUEN CHARLES A (Schwahn-Khuen Agency, The U S Tie Plug Co), Vice-Pres and Asst Cashier Bank of Saginaw (W S), Treas Valley Cornice & Slate Co (Ltd), Sec Board of Education (W S), res 311 S Porter, Mich Tel 3038.
Khuen Francis R, student, bds 311 S Porter.
Khuen Richard H, student, bds 311 S Porter.
Kidd Jay, trucker P M R R, bds 515 N Franklin.
Kieckbush Anna, bds Charles Kieckbush (B V.)
Kieckbush Bertha L, maid 334 N Warren av.
Kieckbush Charles, bench hd Lufkin Rule Co, res w s Helena, 3 n of Wadsworth av (B V.)
Kieckbush Wm J, asst rep International Correspondence Schools, bds 220 N Weadock av.
Kieffer Wm, molder Valley Grey Iron Foundry Co, bds 1261 S Washington av.
Kieliszewska Nemopucena, housekpr 603 Annesly.

WE LOAN MONEY To Coal Miners, Street Car Employees, Mail Carriers, Policemen, Book-keepers, Machinists and others that have good employment, on their plain note. No mortgage or security asked.
TIERNEY BROS., 217 Genesee Ave. VAL. TEL. 260 MICH. TEL. 528

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Undertakers | **A. Deisler & Son**
Both Tels. 461-1R | **705-711 Germania Ave.**

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Kiely J Frank, condr P M R R, res 128 N 5th av.
Kiely Minnie I (wid David), res 615 Benjamin.
Kienitz Martha M, domestic 708 S Jefferson av.
Kilbey, see Kelby.
Kilbourn Bert D, mach hd, res 1808 S Hamilton.
Kilbourn Charles D, mach Koehler Bros, bds 616 Wadsworth av.
Kilbourn Daniel E, carp P M R R, res 616 Wadsworth.
Kilbourn Floyd, switchman, res 413 S 9th.
Kilbourn George R, fireman P M R R, bds 616 Wadsworth av.
Kilbourn John, hlpr Wickes Boiler Co, res 313 Norman.
Kilbourn Ruth, bds 616 Wadsworth av.
Kilbourn Sarah (wid Timothy), bds 413 S 9th.
Kilburn Henry, res 117 Greenwich.
Kilburn Maud, opr Val Home Tel Co, bds 117 Greenwich.
Kiley Gertrude, student, bds 1510 N Washington av.
Kiley John M, contr 1016 N 6th av, res same.

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Agents - General Electric Motors in Stock
Daun, Crawford & Co.
ELECTRICAL CONTRACTORS
407 Ames Street, W. S. Phone Valley 3218-B

Kiley Lulu, clk Sag City Gas Co, bds 1510 N Washington av.
Kiley Mary C (wid John), bds 1500 N Washington av.
Kiley Richard P, lab, res 720 Stanley.
Kiley Thomas J, huckster, res 1510 N Washington av.
Kilgore Clarence D, student Bliss-Alger Business College, bds 127 S 13th.
Kilgore Richard C, condr P M R R, res 127 S 13th.
Killen James, engr P M R R, res Fisher rd.
Killen John L, clk P M R R, res 713 N 3d av.
Killen Thomas, mach, res 421 N Franklin.
Killinger Bert C (Killinger Bros), res 221 Carroll.
Killinger Betty M, bds 221 Carroll.
Killinger Block, 422-426 Potter.
Killinger Bros (Bert C and Joseph), restaurant 424 Potter.
Killinger Harry C, clk Killinger Bros, bds 514 Johnson.
Killinger Joseph (Killinger Bros), res 514 Johnson.
Kilmer John, florist, res 1800 Johnson.
Kilmer Raymond, bds 3147 S Washington av.
Kiltz Clyde E, asst Supt, res 114 N 10th.
Kimball Chester B, engr P M R R, res 425 N Warren av

SAGINAW HARDWARE CO. Stoves, House Furnishing Goods and Gas Fixtures
West Side, 200-208 S. Hamilton St. Both Phones 2894

A WARM HOUSE STEAM AT ONE POUND NO NOISE, NO DUST
Eureka Heating & Ventilating Co. 113 N. WATER ST. SAGINAW, MICH.

SCHEMM'S "PRIVATE STOCK"
A PERFECT TABLE BEER.

Kimberly Frances E Mrs, bds 221 S 11th.
Kimberly Samuel C N, real estate 201 Eddy bldg, bds 1000 N Michigan av.
Kimble Richard L, mngr Electric Supply Co, res 1226 S Jefferson av.
Kime Nettie V (wid David), res 424 S 4th av.
Kime Nora M, bkpr Hobson & Co, bds 421 N 2d av.
Kimmel Frank J, butcher, res 339 S 15th.
Kimmel Lillian, bds 339 S 15th.
Kimmel Martha M (wid Isaiah), bds 645 Burnham.
Kimmel Peter, lab, res 1035 N 6th av.
Kincher Paul, glasswkr, res 306 Bullock.
Kindler Hugo V, clk Vincent Kindler, bds 234 S 4th av.
Kindler Ruby H G, bkpr Vincent Kindler, bds 234 S 4th
KINDLER VINCENT, Sporting Goods, Cutlery, Hardware, Fishing Tackle and Boating Supplies, Guns and Ammunition, Agents for Mullin Steel Boats and Launches, 518 Genesee av, Val Tel 40-M, res 234 S 4th av.
King Adolph, engr J G Schemm Brg Co, res 628 N Webster.

The Wickes Boiler Co.
Manufacturers of
Boilers, Heaters, Tanks, Stacks, Structural Work.

King Alexander C, clk P M R R, bds 401 Greenwich.
King Allsion M (aged 30), died Dec 15, 1912.
King Arthur D, cashr, bds 615 N Jefferson av.
King Augustus M, lab, res 214 Hess av.
King Block,s e cor N Warren av and Potter.
King Charles, sawfiler Lufkin Rule Co, bds 1215 Congress av.
King Charles H, res 1517 Sheridan av.
King Clare R, lab, bds 1236 N Michigan av,
King Daniel J, filer, res 217 Weiss.
King Darius A (D A King & Son), res 2500 S Washington av.
King David, lab, bds 827 S Jefferson av.
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King Helen B, tchr High School, bds 616 S Weadock av.
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King Melissa Mrs, clk Seitner Bros, bds 610 S 5th av.
King Meta, bds 2342 S Hamilton.
King Mina, clk, bds 836 S Washington av.
King Myrtle, bds 1215 Congress av.
King Nicholas, lab, bds 357 Grant.
King Patrick, lab, res 222 Ellsworth.
King Pearl J, res 803 Fordney.
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Koch Frederick J, janitor Emerson School, res 2006 Janes av.
Koch Herbert J, usher Dreamland Theater, bds 629 S 10th.
Koch Herman F, mach Werner & Pfleiderer Co, bds 627 S 9th.
Koch Herman J, res 525 N 4th av.

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Koch John, bricklayer, bds 629 S 10th.
Koch Levi, bds 817 Lapeer av.
Koch Linda, bds 525 N 4th av.
Koch Louis, cigarmkr, bds 627 S 9th.
Koch Margaret, bds 241 Marquette.
Koch Mary (wid Henry), res 626 S 9th.
Koch Mary E, asst Joseph M Wilson, bds 831 N 4th av.
Koch Mollie, res 629 S 10th.
Koch Richard H, electrn, bds 525 N 4th av.
Koch Wm, bottler Banner Brewing Co, bds 629 E 10th.
Kodear Adolph F, printer, bds 1613 Fitzhugh.
Kodear Emil J, mach P M R R, bds 1613 Fitzhugh.
Kodear Joseph, molder Mitts & Merrill, res 1613 Fitzhugh.
Kodear Sylvia B, bkbndr Seemann & Peters, bds 1613 Fitzhugh.
Koehler, see also Keeler, Keller and Kohler.
Koehler Anna (wid Leo L), bds 316 Division.
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Koehler Christina, bds 825 Cherry.
Koehler Clarkson A (Koehler Bros), res 2009 N Fayette
Koehler Conrad, lab, res 803 N Oakley.
Koehler Donald, bds 825 Cherry.
Koehler Emil C, lab U S Graphite Co, res 217 Bagley.
Koehler Emma, sorter, bds 316 Division.
Koehler Ernest, lab, res 215 S 14th.
Koehler Ernest H, clk Symons Bros & Co, res Zilwaukee, Mich.
Koehler Ernest H, clk Phipps, Penoyer & Co, res 920 S Webster.
Koehler Frank A, driver Standard Oil Co, res 1811 Tuscola.
Koehler Hugo, trav agt, res 825 Cherry.
Koehler James A (Koehler Bros), res 1101 Lapeer av.
Koehler James H, draftsman Koehler Bros, bds 2009 N Fayette.
Koehler Mary Mrs, ironer Peerless Laundry and Dye Co, res 215 S 14th.

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Koehler Meta, laundress Peerless Laundry and Dye Co, bds 215 S 14th.
Koehler Matalena H, tchr, bds 2009 N Fayette.
Koehler Pauline, bds 215 S 14th.
Koehler Peter H, trav agt, res 909 Union av.
Koehlhoff Fritz, clk, bds 516 Maine.
Koehlhoff G Henry, miner, res 516 Maine.
Koehlhoff Henry Jr, driver, bds 518 Maine,
Koehn, see also Coon, Khuen, Kohn, Kuhn and Kuhn.
Koehn Anna, dressmkr, bds 200 S Charles.
Koehn Augusta, dressmkr, bds 200 S Charles.
Koehn Bertha, dressmkr 200 S Charles, bds same.
Koehn Charles, dairy 1892 Madison, res same.
Koehn Clara, opr Val Tel Co, bds 1918 Ames.
Koehn Edward C, stock clk, res 508 Division.
Koehn Frank F C, bottler J G Schemm Brg Co, res 506 N Mason.
Koehn George, clk U S Exp Co, res 126 N Alexander.
Koehn Henry, lab, res 1918 Ames.
Koehn Henry Jr, lab, bds 1918 Ames.
Koehn Joachim, lab, res 200 S Charles.

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Koehn Louis, carp, bds 1918 Ames.
Koelzow, see also Kalzow.
Koelzow Charles Jr, clk W H Jasper, res 133 N 11th.
Koenig Adam, carp, res 323 S 10th.
Koenig Adolph L, lab, res w s Webber, 1 n of Carroll.
Koenig Elizabeth C, dressmkr Mrs G Norris, bds 323 S 10th.
Koenig Frances, bds A L Koenig.
Koenig Frieda, pkr, bds 323 S 10th.
Koenig Henry G, mach, bds 323 S 10th.
Koenig Mary C (wid Adolph), bds 538 S 12th.
Koenitzer Robert, pres Koenitzer Tanning Co, res 1420 Gratiot av.
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Koepke Elizabeth (wid Wm H), res e s Webber, 1 n of Wadsworth av (B V.)
Koepke Kate, domestic 801 S Porter.
Koepke Lillian H, steno Sag Hardware Co, bds 818 W Genesee av.
Koepke Linda D, student, bds 818 W Genesee av.
Koepke Rose, bds 818 W Genesee av.
KOEPKE SIMON G, Insurance and Steamship Ticket Agt and Notary Public, 403 Bearinger Bldg, Tels: Mich 1803-J, Val 1522-B, res 324 N 5th av.
Koepke Wm, supt Mershon, Eddy, Parker & Co, res 818 Genesee av.
Koepke Wm Jr, watchmkr H S Siebel, bds 818 W Genesee av.
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Koepke Wm E F, mach Mitts & Merrill, bds Mrs Elizabeth Koepke (B V)
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Koeppen Paul, longshoreman, bds 617 Barnard.
Koeppen Wm F, res 2303 N Oakley.
Koeppler Ernest, marble ctr C A Andrus, bds 511 S Harrison.
Koepplinger Cora, cook Egerer Bros, bds Adam Hilles.
Koepplinger Edith, bds 157 Cornelia.
Koepplinger Ernest, clk United Messenger Service, bds 909 Emerick.
Koepplinger Frederick J, blksmith F C Eckert, res R F D 6.
Koepplinger Hazel M, mach opr The Bernhard Co, bds 809 N Granger.
Koepplinger Henrietta (wid Charles), bds 609 Emily.
Koepplinger John F, carp, res 809 N Granger.
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Koerber Ernest, lab, res 1008 Throop.
Koerber Ernest C, bartndr J M Jost, bds 1008 Throop.
Koerber Henry E, finisher, res 809 N Porter.
Koerber John, lab, res 409 S 7th.
Koerber Josephine B, bds 1008 Throop.
Koerber Louis F, ctr E A Robertson Co, bds 1008 Throop.
Koerber Wm C, lab, bds 1008 Throop.
Koerner Albert J, sec-treas Koenitz Tanning Co, res 2215 S Michigan av.
Koerner Cora B (wid Henry), res 3035 S Washington.
Kohl George, hlpr, bds Michael Krupinski, Carrollton.
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Kohler Albert, lab, res 108 Siegel.
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Kohler Edward E, mach hd Lufkin Rule Co, bds 200 Robinwood av.
Kohler Emma, bds 200 Robinwood av.
Kohler Herman, lab, Farmers' Handy Wagon Co, bds 200 Robinwood av.
Kohler Herta, bds 517 N 11th.
Kohler Otto, bds 517 N 11th.
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Kohr George M, student, bds 220 Ortman.
Kohr Mathias (Young & Kohr), res 220 Ortman.
Koineczka Andrew, woodwkr, res s w cor N Washington and Munson avs (B V).
Kolanz Frederick, lab Koenitzer Tanning Co, rms cor Maine and B.
Kolasa Lawrence, lab, res s s Perkins, 6 e of S 15th.
Kolb Wm C, mach hd, res 2504 N Michigan av.
Kolb Wm F, driver, bds 620 Hanchett.
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Kolbe Carl C, cigarmkr, res 433 S 11th.
Kolbe Edmund R, mach Wickes Boiler Co, res 444 S 10th.
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Kolch Emelia (wid Albert), res 915 N Granger.
Kolch Frank R, mngr Johnston Optical Co, res 929 N Granger.
Kolch Herman A, lab, res 1008 Wheeler.
Kolch Mina A, steno Herzog Art Furniture Co, bds 915 N Granger.
Kolch Olga A, mach opr Sag Silk Garment Co, bds 915 N Granger.
Kold Margaret, smstrs, bds Mrs Caroline Kaindel (B V).
Kolhagen Edward J, tmstr Natl Brewing Co, res 1019 Cherry.
Kolhagen Frederick, lab, res 1603 Holland av.
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Komnick John, lab, res 909 S Fayette.
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Kondal George, foreman Sag Cigar Co, res 418 Wadsworth av.
Kondal Maude A, dressmkr Mamie C Doyle, bds 803 Wadsworth av.
Kondal Wenzel, cigarmkr, res 803 Wadsworth av.
Kondra Joseph, lab, res 733 Burnham.
Kondra Katie, packer, bds 733 Burnham.
Kondratawicz Felix, lab, bds 110 Annesly.
Kondratawicz Joseph, lab, res 110 Annesly.
Konfko Felix, lab Saginaw Wood Products Co, bds 418 Julius.
Konieczka Anna, bds Casimir Konieczka (B V).
Konieczka Anton (Anton Konieczka & Son), res n e cor S 15th and Annesly.
Konieczka Anton Jr, clk A Konieczka & Son, bds Anton Konieczka.
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Konieczka Maryanna S, clk A Konieczka & Son, bds Anton Konieczka.
Konieczka Michael, lab, bds Casimir Konieczka (B V).
Konieczka Theresa, bds Ignatz Konieczka (B V).
Konow Augusta, bds 321 Bay.
Konow Emma L, nurse, bds 321 Bay.
Konow Fred, sailor, bds 321 Bay.
Konow John, lab, res 321 Bay.
Koons Elwood L, lab Lufkin Rule Co, bds 1841 S Washington av.
Koons Harley W, foreman Sommers Bros' Match Co, res 1841 S Washington av.
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Korbein Frank, lab, bds 524 Division.
Korbein Frederick O, glasswkr, bds 639 Greenwich.
Korbein Frederick P C, butcher J G Enszer, bds 524 Division.
Korbein Otto F, mach hd Sag Table & Cabinet Co, res 276 Marquette.
Korbein Wm F, lab, res 539 Greenwich.
Korbein Wm F Jr, miner, res 639 Greenwich.
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Korndahl Louise M, bkpr J G Korndahl, bds 122 S 3d.
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Korrek Anthony F, carrier R F D 1, res 630 S 14th.
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Korth Wm J, contr 1850 Genesee av, res same.
Korting Theodore, lab, res 410 Elm.
Korting Theodore Jr, miner, res 241 Marquette.
Kortum Henry, lab, res 418 Wilkins.
Kosanke Albertine (wid Frederick), res 921 Lapeer av.
Kosanke Charles W, fireman P M R R, res 915 N 2d av.
Kosciuszko Frances, bds 287 Winter, Carrollton.
Kosciuszko George, lab, bds 287 Winter, Carrollton.
Kosciuszko Hall, s w cor Perkins and S 12th.
Kosciuszko Thomas, lab, res 287 Winter, Carrollton.
Kosecki Stanley, lab, res 1201 Williamson.
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Kostrzewa Stanley, lab, res n e cor Norman and N 14th.
Kotarski Mary B, clk Schirmer's Pharmacy, bds 323 Perkins.
Kotarski Stanislaus, driver, res 323 Perkins.
Kott Frances T (Brinson & Kott), bds 910 Emerson.
Kouts Anne M, tchr Sacred Heart School, bds 430 Cornelia.
Kouts Clarence, tmstr Curtin Bros, bds 430 Cornelia.
Kouts Ella, bds 430 Cornelia.
Kouts John, miner, res 319 Alger.
Kouts Julius, lab, res 430 Cornelia.
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Kovalesky Caroline (wid Jacob), res 2615 N Michigan av
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Kowalewsky Julius, cooper Oakland Vinegar & Pickle Co, res 1016 N 5th.
Kowalewsky Wm J, mach P M R R, res 405 Webber.
Kowalik Joseph, lab, bds Lucus Kowalik.
Kowalik Lucus, res n s Annesly, 7 e of S 15th.
Kowalk Ernest F, mach hd Jackson-Church-Wilcox Co, bds 804 N Hamilton.
Kowalski Clara, laundress, bds 130 Elm, Carrollton.
Kowalski John, lab, bds 130 Elm, Carrollton.
Kowalski Joseph, lab, res 130 Elm, Carrollton.
Kowalski Joseph Jr, lab, res 229 Elm, Carrollton.
Kowalski Josephine, clk George Nentwig, bds 130 Elm.
Kowalski Stanley, lab, res n s Annesly, n e cor 16th.
Kowalski Stephen, lab, bds 130 Elm, Carrollton.
Kozak Elizabeth C, cigarmkr Wolverine Cigar Co, bds 328 Durand.
Kozak Frances, mach opr, bds 328 Durand.
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Kraatz Anna, bds 523 S 12th.
Kraatz John, lab, res 523 S 12th.
Kraatz Rudolph H, engr Wickes Boiler Co, res 536 S 9th.
Kraeger Charles, lumber inspr, bds 739 Brown.
Kraenzlein Adolph, lab, bds Hotel Messner.
Krafft Alma, domestic 934 Genesee av.
Kragenbrink Carl, lab, res 1046 Vermont.
Kragenbrink Charles, mach, bds 1046 Vermont.
Kragenbrink Ella, sorter, bds 1046 Vermont.
Kragenbrink Herbert, mach hd, bds 1046 Vermont.
Krajczka Leo, lab, bds 276 Winter, Carrollton.
Krajczka Stanley, lab, res 276 Winter, Carrollton.
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Kramer Elizabeth, domestic 302 N 4th av.
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Kramer George, carp, bds Charles Kramer, Carrollton.
Kramer Herman, barber, bds 900 Genesee av,
Kramer Herman J, lab, rms 313 Lapeer av.
Kramer Lena Mrs, propr Anchor House 900 Genesee av, res same.
Kramer Marie (wid Xavier), bds 226 S 9th.
Kramer Martin, lab, bds 226 S 9th.
Kramer Mildred, bds 900 Genesee av.
Kramer Otto H, ins agt, res 1216 Johnson.
Kramer Theodore H, clk Mautner & Krause, bds 1216 Johnson.
Kramer Wm D, res 1026 S 4th av.
Kramer Wm F Rev, pastor St John's Evangelical Lutheran Church, res 205 Bliss.
Kraniczka Fred, lab, bds 612 Kirk.
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Krapohl Eva, cash girl Barie's, bds 1126 Stone.
Krapohl John G, mach, res 1126 Stone.
Krapohl John G Jr, carp, res 2221 N Bond.
Krapohl Katherine (wid Wm), res 316 N Carolina.
Krapohl Roy W, lab, bds 1126 Stone.
Krasanski John, miner, res 517 Barnard.
Krause Adolph P (Paul Krause Clothing Co), res 845 S Jefferson av.
Krause Alexander, glasswkr, res 415 Elm.
Krause Aline J, student Bliss-Alger Business College, bds713 Congress av.
Krause Anna L, bds 845 S Jefferso nav.
Krause Carl, lab, res 716 S Porter.
Krause Charles F, mach Mitts & Merrill, bds 220 Division.
Krause Charles J, carp, res 763 Bay.
Krause Ernest L, contr 111 Cornelia, res same.

Wm. Q. Atwood Estate
Real Estate, Farming and Timber Lands, Loans and Insurance
FRED S. ATWOOD WM. Q. ATWOOD OLIVER K. ATWOOD 518 Potter

Krause Frank, miner, bds 220 Division.
Krause Frederick, police, res 220 Division.
Krause Fredericka (wid Henry), bds 344 N 7th.
Krause Frieda H, steno Fidelity Accident Co, bds 220 Division.
Krause George, lab, res 410 S 13th.
Krause Henry, lab, res 1024 Vermont.
Krause Lillian, milliner Julia H Reise, bds 320 N Granger.
Krause Louis, checker M C R R, bds 432 S 7th.
Krause Martha H, clk Union Abstract Co, bds 713 Congress av.
KRAUSE OSCAR R, Pres Banner Brewing Co, res 1325 Germania av.
Krause Paul C, clk Paul Krause Clothing Co, bds 516 Miler.
KRAUSE PAUL CLOTHING CO (Paul F and Adolph P Krause, Louis Mautner), Men's and Boys' Clothing, 404 Court, Val Tel 2947.
Krause Paul F (Paul Krause Clothing Co), res 516 Miller.
Krause Richard, lab, bds 904 Vermont.

Wolverine Dry Cleaning Co.
CLEANING AND DYEING
JOHN H. COSENDAL, Mgr.
407-411 N. HAMILTON.
Bell Phone 2948. Val. Phone 3000

DISTANT NEAR DISTANT NEAR
C. F. Campau
108 South Jefferson Ave. OPTICIAN Valley Phone 440

Order your Abstracts of Title of the Union Abstract Co.

MERRILL BLDG.. OPPOSITE COURT HOUSE

Krause Rudolph, mach, bds 220 Division.
Krause Rudolph C, abstractor Union Abstract Co, res 713 Congress av.
Krause Samuel W, condr P M R R, res 344 N 7th.
Krausneck Charles A, clk Morley Bros, res 429 S 11th.
Krausneck Lora M, clk Barie's, bds 127 Howard.
Kraushaar Catherine M, bds 432 S 7th.
Kraushaar Louis, checker, bds 432 S 7th.
Kraushaar Nicholas, tmstr Symons Bros & Co, res 432 S 7th.
Krauss Anna, domestic 320 S 6th av.
Krauss Frederick E, dentist 3 Miller blk, res 1817 S Washington av.
Krauss Herman F, bkpr, res 314 Owen.
Krauss Lillian S, bds 320 N Granger.
Krauss Lydia, cook 207 S Harrison.
Krauss Sophie I, bkpr Walk-Over Boot Shop, bds 320 N Granger.
Krauss Theodore, bds 320 N Granger.
Krauss Wm C, carrier P O (w s), res 320 N Granger.
Krawicz John, lab, res 403 Carrollton.

CHAS. FRUEH & SONS
FLORAL ARTISTS
The most artistically arranged BOQUETS for Weddings, Parties and other occasions, you can procure of us
Both Phones 54 1116 Hoyt Ave.

Krebbs John, lab, bds 1817 State.
Krebbs J Judson, foreman Spence Bros, res 1817 State.
Krebbs Leon J, removed to Zilwaukee, Mich.
Krebs Charles F, carp, res 205 Arnold.
Krebs Herman J, carp, res 203 Arnold.
Krebs Hugo E, saloon 902 Lapeer av, bds 914 same.
Krebs Walter O, farmer, res 914 Lapeer av.
Kreider Howard L, removed to Chicago, Ill.
Kreimann Ernest F, barber 617 Gratiot av, res 602 S Granger.
Kreimann Wm H, driver Fire Station No 13, res 923 Mackinaw.
Krell Adolph, bds 508 S Jefferson av.
Kremer, see also Cramer and Kramer.
Kremer Caroline R (wid Edmund), res 202 S 3d av.
Kremer Edward J, mach P M R R, res 825 N 3d av.
Kremer Elizabeth C, clk Barie's, res 534 N 4th av.
Kremer Frank H, sheetmetalwkr P M R R, bds 534 N 4th av.
Kremer Frederick H, bartndr, res 448 S 11th.
Kremer Viola J, music tchr 202 S 3d av, bds same.
Kremer Walter F, music tchr, 448 S 11th, bds same.

STOLZ
SAGINAW'S LEADING JEWELER
322 GENESEE AV.
We excel in Engraving, Watch and Clock Work—Prices the Lowest, consistent with Fine Workmanship
Our manufacturing department is equipped for the repairing and finishing of fine Jewelry—Designs and Prices submitted for special orders

The H. B. Arnold Company
Office Furniture 129 No. Franklin Street

LADIES' AND GENTS' PRESSING
Cosendai Dye Works **Cleaners**
127 to 133 N. Jefferson Ave. Established 1877 Both Phones

Kren Albert, res 400 N 12th.
Kren Esther A, dressmkr, bds 405 N 12th.
Kren Felix B (Merrill & Kren), res 1624 Fitzhugh.
Kren Harold A M, sheetmetalwkr Saginaw Sheet Metal Works, bds 405 N 12th.
Kren Joseph J, cigarmkr Lon Carpenter, res 405 N 12th.
Krenz Anna A, dressmkr Ella A Foss, bds 1041 Vermont
Krenz Edith A, dressmkr Ella A Fiss, bds 1041 Vermont.
Krenz Edward F, meats 1703 N Bond, bds 527 Benjamin
Krenz Emelia E, bds 406 S 15th.
Krenz Frederick E, mach hd, bds 1041 Vermont.
Krenz George, driver E F Krenz, res 1527 N Oakley.
Krenz Gustav, mach hd Saginaw Wood Products Co, res 406 S 15th.
Krenz Gustav, lab, res 406 S 15th.
Krenz John G, sausagemkr E F Krenz, res 527 Benjamin
Krenz Mabel, stripper, bds 406 S 15th.
Krenz Wm C, sawyer, res 1041 Vermont.
Krenz Wm F (Heidenrich & Krenz), bds 1041 Vermont.
Krenz Wm O, tinner, bds 406 S 15th.

Ames Realty Co. | **REAL ESTATE**
214 Germania Ave. (Ground Floor) | City and Farm Property
Both Phones 822

Kress Anna, bds 1920 Johnson.
Kress Edward, lab, res 1920 Johnson.
Kress Edward Jr, cigarmkr, res James av, s e cor S 15th.
Kretch Cecelia (wid Herman), bds 607 Carroll.
Kretchmann Daniel, lab, res 163 Brenner.
Kretschmer Charles H (Charles H Kretschmer Grocery Co), res 200 N 7th.
KRETSCHMER CHARLES H GROCERY CO (Chas. H Kretschmer, Frederick A Runge), Fancy Table Supplies, 123 S Jefferson av, Both Tels 170.
Kretz Mary, domestic 603 N Michigan av.
Kreuchauf Casimer E, cigarmkr C F M Deibel, bds 1414 Mackinaw.
Kreuchauf Frederick, saloon 107 Genesee av, res same.
Kreuchauf Katherine (wid Conrad), res 1414 Mackinaw
Kreuchauf Wm C, painter 1421 Cass, res same.
Kreutzfeld John, miner, res s s Brockway, 1 w of city limits.
KREUTZFELDT FRED J, Staple and Fancy Groceries, Provisions, Flour and Feed, Hay and Straw, 929 N Webster, res same, Tels: Mich 3355-J, Val 3159-A
Kreuzberger John L, capt Truck Co No 1, res 321 Owen.

The Grande Livery, Sale and Boarding Stable
312 N. Hamilton . Both Tels.

Grohman THE STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
FLORIST
PHONE 248.

FRED D. FARMER,
GLASS FACTORY
221 GENESEE AVENUE.

Kreuzberger J Howard, student, bds 321 Owen.
Krick Carolina L, mach opr Sag Silk Garment Co, res Zilwaukee, Mich.
Krick Cornelia B, bds 1715 N Fayette.
Krick Edith, maid 809 Fitzhugh.
Krieg Emil, student, bds 122 N 11th.
Krieg Ernest A, cigarmkr, res 1717 Tuscola.
Krieg Henry, cigarmkr Theodore Krieg, bds 122 N 11th.
Krieg Joseph, cigarmkr Theodore Krieg, bds 122 N 11th
Krieg Theodore, cigarmnfr 122 N 11th, res same.
Krieg Theodore Jr, cigarmkr Theodore Krieg, bds 122 N 11th.
Krieghoff Violet D, hairdresser J C Hohn, rms 615 Hancock.
Krijzek Josephine (wid John), res 108 Wadsworth av.
Kringel Clara H, steno Eagle & Dunn, bds 328 S 11th.
Kringel Herman G, carp 328 S 11th, res same.
Kringel Herman G Jr, hlpr Cosendai Dye Wks, bds 328 S 7th.
Kringel Marguerite, bds 328 S 11th.
Krismaneck Max, lab, bds 2273 Madison.

E. B. BEARINGER
Corner Janes Av. and Baum
Watt Motor Works Building
General Machine Work
All Work Fully Guaranteed
Both 'phones 1333

Krismeyer, see Grismayer.
Kristalyn Andrew, baker, bds 425 N 6th av.
Kristalyn Cornelius, baker, res 425 N 6th av.
Kristlow Henry O, motorman, res 211 N 5th av.
Kroell Martin L Jr, mach Jackson-Church-Wilcox, bds 1124 Germania av.
Kroetsch Charles, lab, bds 454 N 4th av.
Kroetsch Peter, lab, bds 454 N 4th av.
Krogh Nelson C, broommkr M E I B.
Krogmann Alma, smstrs, bds 135 N Carolina.
Krogmann Alma E, bds 215 N Fayette.
Krogmann Arthur, cigarmkr Wolverine Cigar Co, bds 120 S Granger.
Krogmann Augusta (wid Joachim), res 135 N Carolina.
KROGMANN HENRY G, Tin, Copper and Sheet Iron Worker, Eave Troughing and Tin Roofing a Specialty, Dealer in Guns, Ammunition, Fishing Tackle and Gas Supplies, 212 N Hamilton, Val Tel 2889, res 215 N Fayette.
Krogmann John H, engr Wiechmann bldg, res 215 N Woodbridge.
Krogmann Linda M, clk G T Ry, bds 215 N Woodbridge

W. J. McCRON JOB PRINTING.
212-214-216 N. Franklin

COOK WITH GAS

THE J. W. IPPEL CO. DRESS GOODS
Val. Tel. 2892 Mich. Tel. 3002

Krogmann Norman A M, toolmkr Jackson-Church-Wilcox Co, res 2166 Court.
Krogmann Wm, lab, bds 613 S Porter.
Krohn Albert, driver Sag Transfer Co, bds n e cor Franklin and Germania av.
KROHN CHARLES H, Boots and Shoes, 509 Genesee av and 108 Lapeer av, Val Tel 518-A, res 1614 Genesee av, Val Tel 444-B.
Krohn Charles J, ship clk, res 453 N 5th av.
Krohn Frederick (aged 72), died Feb 7, 1912.
Krohn Harry J, clk Henry N Geer Co, bds 712 Carroll.
Krohn Lena (wid F Christian), res 823 N 5th av.
Krohn Minnie (wid Frederick), res 128 N 2d av.
Krohn Olien, bkpr C H Krohn, bds 1614 Genesee av.
Krohn Ruth C, student, bds 453 N 5th av.
Krohn Sophia (wid Charles), bds 462 N 2d av.
Krohn Sophia (wid Joseph C), res 329 Carroll.
Krohn Wm C, clk P O (e s), bds 622 S 4th av.
Krohn Wm C, trav agt, res 712 Carroll.
Krohn Wm H, tanner, res n e cor N Washington av and Kimball.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Kroker Frederick, shoemkr 505 Clark, res same.
Kroll Charles, longshoreman, res 320 S 12th.
Kroll Christian, res 601 N 5th av.
Kroll Elizabeth (wid Perry), bds 112 S 9th.
Kroll Florence E, clk Wm Wiechmann, bds 320 S 12th.
Kroll Frank E, clk Heavenrich & Co, bds 320 S 12th.
Kroll John, foreman Argo Electric Vehicle Co, bds 320 S 12th.
Kroll Martha L, bds 320 S 12th.
Kroll Nora M Mrs, milliner Seitner Bros, bds 1117 N Webster.
Kroll Wm H, trav agt, res 329 S 9th.
Krome Arthur A, mach Natl Engineering Co, bds 428 Russel.
Krome Arthur J, painter 428 Russel, res same.
Krome Clarence J, mach Natl Engineering Co, bds 428 Russel.
Krome George E, lab Saginaw Wood Products Co, bds 428 Russel.
Kropes Joseph, res 621 Morris.
Kroupis Joseph, miner, res 620 Gallagher.
Krueger Adelbert R, bkpr Sag Val Drug Co, bds 201 Elm

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
HEALTH, ACCIDENT and FUNERAL BENEFITS.
VALLEY PHONE 1071-M.
AGENTS WANTED.

CALLAM MILLS
FLOUR FEED GRAIN SEEDS

Krueger Anna, domestic Parker House, bds same.
Krueger Arthur, fireman P M R R, res 201 Elm.
Krueger August, driver John Appel, res 524 S 10th.
Krueger August H, janitor, res 150 Marquette.
Krueger Carl A, agt, res 608 Owen.
Krueger Charles A, lab, bds 119 Elm.
Krueger Charles H, mach hd Sag Show Case Co Ltd, res 412 S Woodbridge.
Krueger Charles W, pulleymkr, res 119 Elm.
Krueger Edith, mach opr, bds 201 Elm.
Krueger Emma (wid George), cook, bds 1022 S Harrison.
Krueger Ferdinand H J, watchman, res 1201 Cass.
Krueger Frank, section hd, res 201 Elm.
Krueger Frederick A, lab, bds 119 Elm.
Krueger Frederick J, mach hd Sag Show Case Co Ltd, bds 1201 Cass.
Krueger Harry B, mach Mitts & Merrill, bds 204 S 12th.
Krueger Henry, fireman Eddy bldg, res Zilwaukee, Mich
Krueger Herman A, molder Valley Grey Iron Foundry Co, res 126 S Andre.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Krueger Hulda, bds 123 S 6th av.
Krueger John, lab, res 819 Farwell.
Krueger John H, bkpr Sag Daily News, res Zilwaukee.
Krueger John J, janitor, res 204 S 12th.
Krueger Minnie D, dressmkr Mrs G Norris, bds 204 S 12th.
Krueger Rosa, waiter Parker House, bds same.
Krueger Wm Jr, mach hd, bds 119 Elm.
Kruhalski John, lab, res 301 Thurber.
Krukenberg Carl, student, bds 548 Bay.
Krukenberg Elva B, smstrs, bds 548 Bay.
Krukenberg John, res 548 Bay.
Krukenberg Wm C, mach hd, res 548 Bay.
Krukowski Stanislaus, lab, res s s Annesly, 2 e of S 15th
Krukowski Thomas, lab, res n s Bancroft, 5 e of S 15th.
Krull Frederick J, driver Peter Beck, res 125 S 10th.
Krull Herman A W, janitor The Auditorium, res 729 S 4th av.
Krull Irene L, dressmkr 125 S 10th, bds same.
Krull Theodore, lab, bds 125 S 10th.
Krumheuer Alvina, forewoman E A Robertson Co, bds 1802 Ames.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
PARLOR FURNITURE OF EVERY DESCRIPTION.

127 N. Franklin St. Saginaw, Mich. Bliss-Alger COLLEGE. Day & Night School Enter any time

Krumheuer Emma, bds 1802 Ames.
Krumheuer Ernest F, police, res 132 N Alexander.
Krumheuer Ferdinand, res 1802 Ames.
Krumheuer Frank, fireman, bds 1802 Ames.
Krumheuer Helen, mach opr, bds 1802 Ames.
Krumheuer Herman, miner, res 1802 Ames.
Krumheuer Ida (wid Frederick), res 420 Bay.
Krumheuer Mary Mrs, res 1804 Madison.
Krumheuer Mary, mach opr, bds 1802 Ames.
Krumheuer Matilda L, dressmkr Reisa Reimer, bds 1804 Madison.
Krupinski Mary, bds Michael Krupinski, Carrollton.
Krupinski Michael, lab, res e s N Michigan av, 2 n of P M R R, Carrollton.
Krupka Claude, appr P M R R, bds 410 N 13th.
Krupka John H, painter, res 410 N 13th.
Krupka Leo F, mach P M R R, bds 410 N 13th.
Krupp Benjamin S, photogr 116 N Franklin, res 115 Howard.
Krupp Lillian M, tchr Central School, bds 115 Howard.
Kruse Charles, dairy 326 N 9th, res same.

SEWER PIPE DRAIN TILE BRICK, LIME PLASTER, CEMENT, ETC. | EDWARD G. BATZ & SON 1422 MONROE STREET, ON P. M. R. R. | COAL COKE WOOD

Kruse Irving G H, bkpr Natl Biscuit Co, bds 410 Johnson.
Kruse John, bds 1024 Vermont.
Kruse Joseph Jr, sec-treas Mich Candy and Specialty Co, res 1011 Tuscola.
Kruse Martha D, maid 513 N Jefferson av.
Kruska John, mach, res 330 Weiss, Carrollton.
Kruske Arthur, lab, bds 141 Schaefer.
Kruske August, lab, bds 141 Schaefer.
Kruske August, scaler, res 228 Bay.
Kruske August Jr, motorman, bds 228 Bay.
Kruske Clements, lab, bds 228 Bay.
Kruske Edward, lab, bds 228 Bay.
Kruske Emil S, engr P M R R, bds 602 N Franklin.
Kruske John, lab, res n s Shattuckville rd, 11 w of Hermansau.
Kruske Joseph, lab, res 141 Schaefer.
Kruske Martin, student, bds 141 Schaefer.
Kruske Mary, mach opr Sag Silk Garment Co, bds John Kruske.
Kruske Mary C, smstrs, bds 228 Bay.
Kruske Mary E, finisher Sag Silk Garment Co, bds 141 Schaefer.

H. A. Savage Co. 604 Bearinger Building Bell Phone 500 Automobile, Fire & Liability Insurance

Municipal BONDS THOS. D. BUICK Telephones { Bell 365 Valley 597 211-212 BEARINGER BUILDING MODERN PREFERRED STOCKS

MURPHY & O'HARA,
714-716 Genesee Avenue.
Mich. Phone 719-J.

GENERAL HOUSE FURNISHERS AND OFFICE FURNITURE

Groceries and Meats
BOTH PHONES
VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Hay, Straw and Farm Produce

Kruske Paul, lab, bds 228 Bay.
Kruske Rose M, mach opr Sag Silk Garment Co, bds John Kruske.
Krusyuski Joseph, res 808 Elizabeth.
Kruth Theodore M, foreman Central Cut Glass Co, res 623 Johnson.
Krykaites John, lab, res 1221 Gallagher.
Krzack Albert, boilermkr, res n s Hosmer, 3 e of S 15th.
Krzack George, lab, res w s Kimball, 5 n of Bartow.
Krzak Alexander, lab, bds Joseph Krzak.
Krzak Joseph, lab, res s s Annesly, 5 e of S 15th.
Krzak Theresa, bds Joseph Krzak.
Krzemin Joseph, lab, bds Andrew Morlick.
Krzewinski Bernard, lab, res n s Bancroft, 1 e of S 15th.
Krzykwa Albina Mrs, bds 808 Elizabeth.
Kube Emil, lab, res 807 S Bates.
Kubiak Andrew, lab, res e s Sophia, 1 n of Fuller (B V).
Kubiak Anthony, lab, res 421 Shattuckville rd, Carrollton
Kubiak Henry, lab, bds 421 Shattuckville rd, Carrollton.
Kubiak John, car repr, bds 165 Monroe, Carrollton.
Kubiak Mary, bds 165 Monroe, Carrollton.

Wholesome Bread, | Appel Steam Bakery
Bell Phone 1388-J, Valley Phone 393 824-826 Lapeer Ave.

Kubiak Peter, fireman Wickes Boiler Co, res s s Perkins, 3 e of 16th.
Kubiak Wm, lab, res 165 Monroe, Carrollton.
Kubic Anna, sorter Sag Milling Co, bds 734 S 11th.
Kubic John, bds 734 S 11th.
Kubic Sylvia, sorter Sag Milling Co, bds 734 S 11th.
Kubic Thomas, lab, res 734 S 11th.
Kubick Anna (wid August), res 224 Elm, Carrollton.
Kubick Jacob, lab, bds 224 Elm, Carrollton.
Kubick John, lab, res 168 Harrison, Carrollton.
Kubik Blanche M, bkpr Germain Piano Ca, bds 505 Wadsworth av.
Kubik Cyril J, mach, res 217 S 12th.
Kubik Frank C, mach opr Natl Engineering Co, bds 715 Lapeer av.
Kubik Hattie A, attndt T E Howson, bds 505 Wadsworth av.
Kubik James, painter P M R R, res 1429 Tuscola.
Kubik Mary E (wid Emanuel), res 505 Wadsworth av.
Kubik Olive E (Smith & Co), bds 1312 Carroll.
Kubit John, grocer 400 Wadsworth av, res 1312 Carroll.

ICE CREAM **Parker Dairy Co.**
PURE MILK 228 N. Warren Ave. Both Phones

PHOTOGRAPHIC SUPPLIES
M. E. DANFORTH 113-115 S. Jefferson Ave.

Kubitski Josephine M, mach opr, bds 436 S 9th.
Kubitski Michael, lab, res 436 S 9th.
Kuble John A, lab Wm B Mershon & Co, res 412 Pine.
Kuebler Allen R, clk Killinger Bros, bds 1302 Johnson.
Kuebler Charles A, car inspr, res 1302 Johnson.
Kuebler Hazel R, clk, bds 1302 Johnson.
Kuebler Mabel E, steno U S Health and Accident Ins Co, bds 1302 Johnson.
Kueffner Lydia, domestic 323 S 6th av.
KUEHL CHARLES W, Lumber and Hemlock Bark, 401 Eddy Bldg, Both Tels 81, res 1045 Genesee av, Both Tels 97.
KUEHL LOUIS, Wholesale Wood, 401 Eddy Bldg, Both Tels 81, res 811 Thompson, Mich Tel 1341-L.
Kuehl Marjorie E, bds 1045 Genesee av.
Kuehn, see also Coon, Khuen, Koehn, Kohn and Kuhn.
Kuehn Aaron, lab, bds 1400 Wheeler.
Kuehn Carl E, appr, bds 2305 Court.
Kuehn Emil C, tinner 513 N Hamilton, res 2305 Court.
Kuehn Frederick, foreman Sag Table & Cabinet Co, res 1400 Wheeler.

Edw. F. Catterfeld
114 N. Hamilton St., W. S.
TELS. Val. 3222-A, Mich. 3229-L
Society Printing
WEDDING STATIONERY, VISITING CARDS

Kuehn Frederick H, appr, bds 2305 Court.
Kuehn Kurt, finisher Sag Table & Cabinet Co, bds 1400 Wheeler.
Kuehn Max, tinner, bds 2305 Court.
Kuehn Ralph D, pharmacist D E Prall & Co, res Bay City, Mich.
Kufahl Alvina, clk Cosendai Dye Wks, bds 803 Wadsworth av.
Kugine Charles, lab, res 710 Bay.
Kugine Charles Jr, sailor, bds 710 Bay.
Kugine Emil, nailer A T Ferrell & Co, bds 710 Bay.
Kugine Emma, sorter W H Grenell, bds 710 Bay.
Kugine Otto, engr, bds 710 Bay.
Kuhl Ruth, bds 1116 Genesee av.
Kuhl Wm, lab, res 547 Bay.
Kuhlman, see also Coleman.
Kuhlman Fredericka (wid Wm), res 517 S Porter.
Kuhn, see also Coon, Khuen, Koehn, Kohn and Kuehn.
Kuhn John, lab, res 239 Winter, Carrollton.
Kuhn John Jr, lab, bds 239 Winter, Carrollton.
Kuhn Mary, bds 239 Winter, Carrollton.
Kuhn Paul, plumber W C Richter, res 1203 Gratiot av.

RIPSLINGER BROS. Coal & Wood
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar & Pickle Co. Manufacturers of **Pure Cider VINEGARS** AND CIDER REFINERS. **White Pickling**

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block **Tels. Mich. 256** **Val. 292**

Kuhn Rosie, laundress, bds 239 Winter, Carrollton.
Kuhn Stanley, lab, bds 239 Winter, Carrollton.
Kujawa Stephen, carp, res w s Kimball, 3 n of Cornelia.
Kukuruda Charles (aged 64), died Aug 2, 1912,
Kukuruda Charles, removed to Flint, Mich.
Kukuruda Johanna (wid Charles), res 1520 Erie.
Kukuruda Julia, inspr Lufkin Rule Co, bds 1520 Erie.
Kull Adam J, engr P M R R, res 444 N 3d av.
Kull Charles A (Kull & Narten), res 1221 Lapeer av.
Kull Fred J, clk G W Bruske, res 201 N Harrison.
Kull Ida C, bds 1221 Lapeer av.
Kull Irma R, cashr **THE M W TANNER CO,** bds 201 N Harrison.
Kull John C, engr P M R R, res 432 N 3d av.
Kull Leonora C, tchr Germania Kindergarten, bds 1221 Lapeer av.
Kull Mabel M, bds 201 N Harrison.
Kull Walter A, engr Argo Electric Vehicle Co, res 537 Howard.
Kull Wm F, carrier P O (e s), res 133 Russel.
Kulow Wm, pipefitter, res 220 Shattuckville rd.

Funeral Director **B. GUGEL** **Lady Assistant**
Hacks for all occasions
620 AMES STREET
Phones { **Bell 2999** / **Val. 2852**

KULL & NARTEN (Charles Kull, Ferdinand C Narten), Fancy and Staple Groceries, Table Supplies, Flour and Feed, Wines, Liquors, Cigars, Etc, 900-902 Lapeer av, Tels: Mich 80-L, Val 85-A.
Kulp Adolph, tmstr, res 1007 N Granger.
Kumbier Elizabeth, housekpr, bds 306 N Carolina.
Kumbier Emil, candymkr Val Sweets Co, bds 306 N Carolina.
Kumbier Mary, mach opr, bds 306 N Carolina.
Kumbier Wm C, lab, res 306 N Carolina.
Kummer Celia L, domestic 815 Genesee av.
Kundinger Block, 210 N Hamilton.
Kundinger Conrad J, bds 461 Bay.
Kundinger Eleanor S, clk World's Star Knitting Co, bds 1222 Mackinaw.
Kundinger Elizabeth M, steno C C Macomber, bds 1222 Mackinaw.
Kundinger Fredericka (wid Jacob), res 718 N Franklin.
Kundinger Grace (wid Michael), bds 119 S Andre.
Kundinger John, drover, res 1711 N Bond.
Kundinger Justin W, sawfiler, res 1222 Mackinaw.
Kundinger Mamie, bds 461 Bay.

We Loan Money on Household Goods, Diamonds, Watches, Jewelry, Etc. } **Tierney Bros.** 217 Genesee Ave. Val. Tel. 290 Mich. Tel. 528

REID & SCHWEMER ELECTRICAL CONTRACTORS
Mich. Tel. 807-J 408 Tuscola

A. Deisler & Son | **UNDERTAKERS Chapel in Connection**
705-711 Germania Ave.

Kundinger Mary (wid Michael), res 461 Bay.
Kundinger Michael W, meats 1522 S Michigan av, res 1221 Mackinaw.
Kundinger Wm C, mngr Sulzberger & Sons Co of America, res 621 Stone.
Kunitzer Adolph E, lab, res 922 Hill.
Kunitzer C Albert, lab, bds 922 Hill.
Kunitzer Emma E, finisher Saginaw Silk Garment Co, bds 922 Hill.
Kunitzer Rudolph R, mach, res 401 Hermansau.
Kunkel Wm F, millwright, res 137 S 4th av.
Kunstmann Wm, foreman, res 1815 Mackinaw.
Kuntz, see Koontz.
Kuntz Anna M, clk J J Feldmann, bds 446 S 9th.
Kuntz Ottilie (wid Henry), res 446 S 9th.
Kuntz Pearl, engr, res 125 Reed.
Kurowski Frank, lab, bds 511 Macauley.
KURTZ ALBERT L, Staple and Fancy Groceries, 1531 Genesee av, Tels: Val 369, Mich 774, res 125 Emily, Mich Tel 2139-L.
Kurtz Albert W, molder, res 321 Emily.

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Electrical Contractors Motor Repair Work our Specialty
Armature Winding Agents-General Electric Motors in Stock 407 Ames St. W. S.

Kurtz Alvin C, ship clk C W Henning & Son, bds 241 Gage.
Kurtz Amelia, bds 1527 Genesee av.
Kurtz Anna Mrs, res 438 Gilbert.
Kurtz Charlotte H, student, bds 241 Gage.
Kurtz Estella W, bds 148 Gage.
Kurtz Frank F, engr, res 646 Sheridan av.
Kurtz Frederick R, bds 1527 Genesee av.
Kurtz Henry G, bottler Sag Brewing Co, res 148 Gage.
Kurtz Louis J, cooper Henry Rump, bds 1527 Genesee.
Kurtz Margaret (wid Henry), res 1527 Genesee av.
Kurtz Tiene H, steno J F Beckbissinger, bds 250 Gage.
Kurtz Wm A, drayman, 250 Gage, res same.
Kurtz Wm H, sergeant police dept (e s), res 241 Gage.
Kurzhals Elizabeth H, clk Sag Table & Cabinet Co, bds 2007 Ames.
Kurzhals Martha L, bds 2007 Ames.
Kurzhals Wilhelmina (wid Henry), res 2007 Ames.
Kurzhals Wm R, clk R Christensen, res 125 S Carolina
Kusba John, mach, res e s N 16th, 2 s of Cornelia (B V)
Kusba John Jr, clk, bds John Kusba (B V).
Kusba Michael, bds John Kusba (B V).

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Kuschinski August, mach hd, res 227 Shattuckville rd.
Kuschinsky Charles, watchman Wm B Mershon & Co, res 223 Reed.
Kuschinsky Frederick, lab, res 319 Hermansau.
Kuschinsky Herman, mach hd Sag Table & Cabinet Co, res 169 Jordan.
Kuschinsky Martha, domestic 1004 Genesee av.
Kuschreit Frank, bds 2849 N Michigan av, Carrollton.
Kusterer Dena S, bkpr Sommers Bros' Match Co, bds 1112 Lapeer av.
Kusterer M Caroline (wid George J), res 1112 Lapeer av
Kutch Otto, glasswkr, bds 525 Elm.
Kutz Frederick W, tailor J O'Hara Jr, res 116 N 14th.
Kutzbach Herman, clk, res 2038 Cooper av.
Kutzbach Wm, lab, res 2007 S Hamilton.
Kuzbal Charles, lab, res s s Creen, 1 e of S 16th.
Kwaiser Eugene M, tapemkr Lufkin Rule Co, res 416 Linton.
Kwaiser Peter C, bench hd Lufkin Rule Co, bds 416 Linton.

The Wickes Boiler Co.
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Kwasnisky Frances M, smstrs Cosendai Dye Wks, bds 345 S 7th.
Kwiatkowski Frank, clk W G Kwiatkowski, bds 809 Janes av.
Kwiatkowski Helen I, clk W G Kwiatkowski, bds 809 Janes av.
Kwiatkowski John, meatctr Stanislaus Dukarski (B V), bds same.
Kwiatkowski Joseph, lab, res 707 Randolph.
Kwiatkowski Lorenz, res 621 Perkins.
Kwiatkowski W George, dry goods and shoes 808 Genesee av, res 809 Janes av.
Kynast Clara E, sec and treas Batchelor Timber Co, bds 508 S Jefferson av.
Kynast E Lawrence, grocer 1002 N 6th av, res 936 same.
Kynast Reinhold W, pres Hygeia Distilled Water Co, genl store 800-804 N 3d av, res 309 Kirk.
Kynast Sarah A (wid Oswald A), bds 1309 State.
Laatsch Elizabeth, bds 230 Winter, Carrollton.
Laatsch Otto, lab, bds 230 Winter, Carrollton.
Laatsch Richard, engr, bds 230 Winter, Carrollton.
Laatsch Wm, clk Morley Bros, res 230 Winter.

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Laatsch Wm, lab, res 2328 Ames.
Laatsch Wm L, bds 230 Winter, Carrollton.
LaBar Daniel F (LaBar & Quigley), baggageman P M R R, res 416 N Warren av.
LaBar Lillie B Mrs, inspr, res 837 N 3d av.
LaBar Raymond W, sec, bds 315 S 6th av.
LaBar & Quigley (Daniel F LaBar, L Gordon Quigley) bowling alleys 121 S Franklin.
LaBarge Antoine, carp, res n w cor Maple and Lincoln av, Carrollton.
LaBarge John B, driver, bds Antoine LaBarge.
LaBeau Belle E, bds 421 Russel.
LaBeau Charles A, lab, bds 421 Russel.
LaBeau Daniel G, appr, bds J Walter LaBeau (B V).
LaBeau Felix, finisher Lufkin Rule Co, res 421 Russ
LaBeau Felix J, mach, res 436 Russel.
LaBeau Joseph, mach hd Lufkin Rule Co, res 427 Gran
LaBeau Joseph A, bds 427 Grant.
LaBeau J Walter, cabtmkr, res e s Helena, 2 s of Wadsworth av (B V).
LaBeau Nila, bds J Walter LaBeau (B V).

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LaBeef Delore, lab, bds 2002 S Michigan av.
LaBeef George, mach hd, bds 222 Perry.
LaBeef Joseph, gateman P M Belt R R, res 2002 S Michigan av.
LaBeef Joseph, mngr J M Jost, res 501 N Bond.
LaBeef Linton, bartndr, bds 2002 S Michigan av.
LaBeef Moses, fireman Con Coal Co, res 2006 S Hamilton.
LaBelle Beatrice, trimmer Sag Specialty Co, bds 215 Russel.
LaBelle Cecelia, clk Seitner, Bros, bds 118 Cornelia.
LaBelle Isarel, foreman, res 414 Ketcham.
LaBelle Magloire, yardman Sag Ice & Coal Co, res 2 Russel.
LaBelle Philmore, janitor, res 118 Cornelia.
LaBelle Virginia, clk Seitner Bros, bds 118 Cornelia.
LaBlanche Wm, bridgetndr, res 137 N Park av.
Loboda Mary, domestic 709 N Warren av.
LaBrake Amelia, clk Martin's Home Bakery, bds 1602 W Genesee av.
res 1602 W Genesee av.

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LaBuda Augusta (wid August), res 302 Eddy.
LaBuda Bertha, mach opr, bds 226 Eddy.
LaBuda Emma, bds 302 Eddy.
LaBuda Ferdinand, lab, res 226 Eddy.
LaBuda Hattie, mach opr, bds 226 Eddy.
LaBuda Herman, mach Wm B Mershon & Co, res Bridgeport, Mich.
LaBuda John, lab, bds 226 Eddy.
LaBuda Mary, mach opr, bds 226 Eddy.
LaBuda Minnie, bds 302 Eddy.
LaBuda Rudolph, ship clk Oakland Vinegar & Pickle Co, res 426 S 12th.
acey Albert, clk C S Clark, bds 233 Spruce.
acey Wm, janitor Brooks Mnfg Co, res 233 Spruce.
achance David J, erector Wickes Boiler Co, res 115 S 13th.
achance Hubert, bds 115 S 13th.
achapelle Desire J, bartndr J H Ferris, bds 619 Atwater.

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Lachapelle Mary J (wid Peter), bds 701 Greenwich.
Lachine Alice (wid John), bds 535 N 4th av.
Lacker Albert W, stockkpr R Herschel Mnfg Co, bds 611 Congress av.
Lacker Alma G, clk Union Abstract Co, bds 611 Congress av.
Lacker Frederick J, ship clk R Herschel Mnfg Co, res 507 Hill.
Lacker Louise, tchr, bds 611 Congress av.
Lacker Mary H, public steno, bds 611 Congress av.
Lacker Peter J, lab H W Carr Co, res 611 Congress av.
Lackey Anna M (wid David J), bds 614 N 7th.
Lackner Isaac, tmstr Stevens Bros, res 652 N Charles.
LaClair Arthur E, lab, bds 2223 N Bond.
LaClair Walter H, lab, bds 2223 N Bond.
Lacross Leonard, miner, bds 1020 Maple.
Lacross Norman, fireman, res 1020 Maple.
Lacy Blanche, sorter, bds 403 Chestnut.
Lacy Glenn, boilermkr The Wickes Boiler Co, res Bay City, Mich.
Harry, lab, bds 403 Chestnut.

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Lacy John W, lab, res 403 Chestnut.
Lacy Ned M, trav agt, res 627 N Fayette.
Lacy Roland W, clk Jackson-Church-Wilcox Co, bds 627 N Fayette.
Ladd Herbert B, dept mngr, bds 714 Janes.
Ladd John W, pres John W Ladd Co, res 1628 N Michigan av.
Ladd John W Co, J W Ladd pres, J C Miller Jr, sec and treas, dairy supplies 307-315 N Water.
Ladebauche Alma Mrs, tel opr Mich State Tel Co, bds 1404 N 8th.
Ladebauche Bert, messr Blue Streak Messenger Service, bds 703 Farwell.
Ladebauche John B, bds 703 Farwell.
Ladebauche John G, condr, res 703 Farwell.
Ladebauche Peter H, pumpman, res 1322 N 8th.
Ladensack Charles P, boilermkr The Wickes Boiler Co, bds 909 Stephens.
Ladensack Christina (wid Frank), res 909 Stephens.
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Ladensack Margaret C, clk Wm Roethke Floral Co, bds 909 Stephens.
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Ladouceur Harvey, timekpr, bds 1800 S Michigan av.
Ladouceur Henry G, stockkpr **THE M W TANNER CO,** bds 1800 S Michigan av.
Ladouceur Mamie, clk A H Bennett & Sons, bds 1800 S Michigan av.
Ladouceur Mitchell, polisher, res 1800 S Michigan av.
Ladoura John B, janitor 1830 N Fayette, res 1009 Union
LaDousa Charles A, housemover 1624 N Bond, res same
LaDousa Gladys G, bkpr Bernard Kramer, bds 1624 N Bond.
LaDow Arthur C, carp, bds 616 Johnson.
LaDow Arthur C, carp, bds 616 Johnson.
Ladrig Alexander, engr, bds 713 Farwell.
Ladrig Ephraim S, dredgeman, res 709 Farwell.
Ladrig Philomena (wid Ephriam), res 713 Farwell.
Ladrig Wm L, packer J W Ladd Co, bds 713 Farwell.
LaDue Martha, bds 313 Hanchett.
LaDue Peter, lab, rms 422 S Washington av.
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LaDuke Walter, janitor, res 903 N 4th av.
Ladwig Harriet Mrs, mach opr Oppermann Fur Co, bds 132 S Andre.
Ladwig Julius, lumber scaler, res 1900 Madison.
Laegler Frederick J, brewer Banner Brewing Co, bds 116 S 13th.
Laegler Gottlieba (wid John), res 116 S 13th.
Laegler Otto, bds 116 S 13th.
Laegler Wm C, bottler Natl Brewing Co, res 116 S 13th.
Laesch, see also Leach and Leesch.
Laesch August F, blksmith P M R R, res 417 N 3d av.
Laesch Charles A (Laesch & Laesch), teller German American State Bank, bds 417 N 3d av.
Laesch Clara A, bds 417 N 3d av.
Laesch Eleanor M (Laesch & Laesch), bds 417 N 3d av.
Laesch Herman C, student, bds 417 N 3d av.
Laesch Wm F, appr, bds 417 N 3d av.
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Lafate Anthony, lab, res 336 Eddy.
Lafate Wm, lab, res 139 Eddy.
LaFay Elizabeth G, trimmer THE M W TANNER CO, rms 611 S Warren av.
Lafayette Daniel D, lab, res 932 Douglas.
Lafayette Frances M, bds 611 Russel.
Lafayette George, lab, bds 611 Russel.
Lafayette Henry, res 602 Russel.
Lafayette John, lab, res 611 Russel.
Lafayette Louis, lab, res 114 Glasby.
Lafayette Peter, trapper, res 1308 River.
LaFever Louis, lab, bds 1602 Johnson.
LaFlair Bernice, candymkr Val Sweets Co, bds 906 N Webster.
LaFlair Joseph E, tmstr, res 906 N Webster.
LaFlair Nina M, student, bds 1022 Cass.
LaFlair Patrick, barn man Sag Ice & Coal Co, bds 511 S Harrison.
Lafleche Odile, bds 2624 S Washington av.
LaFleur Blanche, waiter, bds 400 King.

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LaFleur Clovis, lab, res 903 Waller.
LaFleur C Herbert, clk F W Heidenrich, bds 2244 S Michigan av.
LaFleur Earl, lab, res 617 Joslin.
LaFleur Eugene D, grocer 1600 S Michigan av, res 400 King.
LaFleur F Hazel, student, bds 2244 S Michigan av.
LaFleur Garnie G, mach opr Natl Engineering Co, bds 1609 S Niagara.
LaFleur Gustav, driver Robt R Thomas, bds 400 King.
LaFleur Henry D, assembler Jackson-Church-Wilcox Co, res 15th, R F D 1.
LaFleur Joseph, res 1609 S Niagara.
LaFleur Joseph, boilermkr, res 701 Brewster.
LaFleur Joseph, tmstr Wm Simpson, res 923 N Webster
LaFleur Joseph D, bartndr J B Meienberg, res 904 Mackinaw.
LaFleur J Floyd, lab, bds 2244 S Michigan av.
LaFleur Leslie, lab, bds 403 Elinor.
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LaFore Alfred, lab, bds George LaFore, Carrollton.
LaFore Alma G, student Bliss-Alger Business College, bds 1017 S Jefferson av.
LaFore George, lab, res e s Madison, 2 n of Maple.
LaForge Blanche V, bds 1317 N Michigan av.
LaForge Frank A, lab, res 1301 Johnson.
LaForge Peter, mach hd, res 1317 N Michigan av.
LaForge P Ross, baker John Appel, bds 1317 N Michigan av.
LaFountaine Charles, lab, res 213 Meredith.
LaFountaine Roy E, bell boy Everett House, bds 213 Meredith.
LaFountaine Willard, lab, bds 213 Meredith.
LaFrance August, cement wkr, res 820 Miller.
LaFrance Delia (wid Louisa), res 923 N Mason.
LaFrance Philip, lab, res 739 Douglas.
Lafray Edith (wid Frank M), res 2721 S Washington.
Lafray Elmer F, pipefitter Jackson-Church-Wilcox Co, bds 2721 S Washington av.

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Lagarre Matilda Mrs, res 213 Dearborn.
Lagatree Anna M, bds 514 Hill.
Lagatree Christine M (wid Victor J), res 514 Hill.
Lagatree Louis J, clk Mich Sugar Co, res 1733 N Michigan av.
Lagatree Sarah C, bds 514 Hill.
Lago Anthony, lab, bds Hotel Sova.
Lago Hugh J, engr, res 2165 S Fayette.
Lago Rose, stripper Wolverine Cigar Co, bds 664 Ward.
Lagrow Homer C, lab Sag Milling Co, res 608 Barnard.
LaGrow Joseph P, res 413 N Bates.
LaGrue Thomas, lab, res 511 Oak.
LaGuire Edith, tel opr Mich State Tel Co, bds 815 N 7th.
LaGuire Isabel, waiter, bds 815 N 7th.
LaGuire James H, carp, res 815 N 7th.
LaGuire Leonore G, bds 815 N 7th.
Laible Robert B, engr P M R R, res 425 N 4th.
Laidlaw Wm, fireman P M R R, res 1029 N 4th av.
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Laing Harvey E, packer Safety Storage Co, bds 327 Emily.
Laing Jessie E, steno Phipps, Penoyer & Co, bds 707 S Park av.
Laing John H, mngr Safety Storage Co, res 327 Emily.
Laing John J, chauffeur Sag Taxicab Co, res 133 S 14th.
Laing Noel O, brakeman P M R R, res 607 N 6th av.
Laing Robert C, night editor Sag Courier-Herald, res 707 S Park av.
Laird Anna (wid George), bds 803 Webber.
Laird Irene Mrs, furnished rooms 504½ Potter.
LaJoie Claire, student, bds 700 Owen.
LaJoie Edward G, inspr Saginaw Beef Co, bds 700 Owen
LaJoie Emil J (H LaJoie & Son), bds 700 Owen.
LaJoie Homer (H LaJoie & Son), res 700 Owen.
LaJoie H & Son (Homer and Emil J), tailors 731 Hoyt.
LaJoie Roderick, clk F W Perry, res 1004 Emerson.
Lake Wm (Wm Lake & Co), bds 326 S Jefferson av.
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LaLonde Conrad, clk Sag Hardware Co, bds 1807 S Niagara.
LaLonde Demos, foreman, res 117 Cornelia.
LaLonde Edmund O, foreman, res 1807 S Niagara.
LaLonde Edward, lab, res 1114 Atwater,
LaLonde Edward A, slsmn Thomas D Buick, bds 1807 S Niagara.
LaLonde Eva C, milliner, bds 1807 S Niagara.
LaLonde Florence B, clk The Gately Co, bds 1803 S Niagara.
LaLonde Frederick, bartndr Alexander Bourcier, res 1803 S Niagara.
LaLonde Harvey A, student, bds 1221 S Warren av.
LaLonde Herbert F, bds 219 Simoneau.

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LaLonde James, tmstr, res 2324 S Niagara.
LaLonde John, res 2303 S Niagara.
LaLonde John B, res 518 Gilbert.
LaLonde Joseph, contr 1221 S Warren av, res same.
LaLonde Joseph A, contr 521 Gilbert, res same.
LaLonde Louis, carp, res 942 Durand.
LaLonde Myrtle M, steno U S Graphite Co, bds 219 Simoneau.
LaLonde Odilla (wid Anthony), res 1803 S Niagara.
LaLonde Zephir, contr 219 Simoneau, res same.
LaLone Donald, ship clk Sag Paper Co, res 111½ S Niagara.
LaLone Frederick, lab, bds 752 Douglas.
LaLone Gilbert, lab, res 752 Douglas.
LaLone John A, lab, bds 752 Douglas.
LaLone Joseph P, lab, bds 752 Douglas.
LaMarsh Bessie, ironer Peerless Laundry and Dye Co, bds 815 Hancock.
LaMarsh Enos, janitor Bearinger bldg, res 1616 Congress av.
LaMarsh Warren, elev opr Bearinger bldg, bds 1616 Congress av.

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ARTIFICIAL EYES, HEARING APPLIANCES
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Lamb Ethel E, weaver Lufkin Rule Co, bds 225 Randolph.
Lamb Harry, lawyer, res 715 N Fayette.
Lamb John, porter F Kreuchhauf, rms 107 Genesee av.
Lamb Lester, tmstr T B Creswell, res 225 Randolph.
Lamb Mary A, chief opr Mich State Tel Co, bds 1315 S Harrison.
Lamb Peter L, woodwkr, res 271 Bay.
Lamb Roy, bds 225 Randolph.
Lamb Susan (wid Lawrence), res 1315 S Harrison.
Lamb Susie C, dressmkr M A Mader, bds 1315 S Harrison.
Lamb Wm P, condr P M R R, res 909 N 9th.
Lambert Joseph, printer Lufkin Rule Co, bds 232 Grant.
Lambert Theodore J, lab, res 623 Bundy.
Lambie Edward A, bds 619 Emily.
Lambie Morris J, bds 619 Emily.
Lamond John, lab E G Batz & Son, res 707 S Bates.
Lamond Louis V, huckster, res 614 N Franklin.
Lamond Sophia M Mrs, boarding 614 N Franklin.

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214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
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Lamont Charles C, driver T C Ryan, res 146 Pleasant.
Lamont John, lab, res 707 S Bates.
Lamonte Mamie, bds 420 S Water.
LaMoore Leo, clk, bds 1627 N Oakley.
LaMoore Wm M, foreman, res 1627 N Oakley.
Lamorandiere Julia, bds 820 Cass.
Lamorandiere Kate, music tchr 820 Cass, res same.
Lamoreaux Harry G, fireman P M R R, res 828 N 4th av
Lamoreaux Luella, bds 828 N 4th av.
Lamoreaux Roy, handyman P M R R, bds 828 N 4th av.
LaMott John B, carp, res 421 N Bates.
Lamourette John, miner, res 525 Ruby.
Lamphear Sadie E, tchr Longfellow School, bds 1113 Sheridan av.
Lamphear Sarah B (wid Wm), res 1113 Sheridan av.
Lamphere Ella (wid Gordon), bds 826 N Washington av
Lamson Anna E M, tapemkr Lufkin Rule Co, bds 915 S Weadock av.
Lamson Caroline M (wid Velorus), bds 1931 S Washington av.
Lamson Maurice W, clk W P Tredo, bds 2400 S Washington av.

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Lamson Walter J, lawyer 605 Kirby bldg, res 2400 S Washington av.
Lamson Willis B, real estate 1931 S Washington av, res same.
Lamson Wm F, electrn, res 301 Bagley.
Landers Elizabeth (wid Michael H), res 1027 S Franklin
Landers Elizabeth M, dressmkr Ella A Foss, bds 1027 S Franklin.
Landers Margaret E, dressmkr Ella A Foss, bds 1027 S Franklin.
Landeryou John C, lab, res 706 Thatcher.
Landis Ellen (wid John), bds 810 S Baum.
Landis George W, drugs, res 914 S Warren av.
Landis Wm, fireman P M R R, res 510 N Warren av.
Landis Wm S, foreman Michigan Creamery Co, res 810 S Baum.
Landry, see also Laundra and Loundra.
Landskroener Charlotte C, bkpr Marwinske & Loebrich, bds 1200 Cherry.
Landskroener Clarence, clk Morley Bros, bds 1200 Cherry.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Landskroener Erma E, steno Mich State Tel Co, bds 609 Emily.
Landskroener Fred, lab, bds Hotel Messner.
Landskroener Fred C, clk, res 1907 Genesee av.
Landskroener Louise R (wid Theodore), res 1200 Cherry
Landskroener Margaret L M, bkpr F A Brown, bds 1907 Genesee av.
Landskroener Otto, tinner Alex Jacobi, bds 1200 Cherry
Landswroener Wm C, grocer 1948 Genesee av, res 609 Emily.
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Capital and Surplus $750,000.00 Pays for Everything
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LeFevre Wm, fireman, res 219 Queen.
Leffingwell Harry O, bill poster, rms 526 N Warren av.
LeFleur Henry, mach, res e s S 15th, 4 s Burt.
Legale Anthony, lab, res 822 N 2d av.
Legale Frank, lab, res 818 N 2d av.
Legale Peter, lab, res 820 N 2d av.
Legare Joseph, watchman, res 223 King.
Legare Philip, miner, res 720 Wood.
LeGary Arthur (aged 35), died June 10, 1912.
LeGary Emma K (wid Arthur), saloon 2711 S Washington av, res same.
LeGear Edward, motorman, res 516 N 10th.
Lehan Charles D, barber C D Lown, bds 1614 S Hamilton.
Lehan Daniel E, bds 110 Brockway.
Lehan James T, tmstr Magnetic Spring Water Co, res 110 Brockway.
Lehan John M, ship clk Sulzberger & Sons Co, res 1617 Cass.
Lehmann, see also Leaman.
Lehmann Albert, slsmn Gernenz & Hahn, res 215 Reed.

L. A. POTTER STAMP CO. 211 GENESEE AVENUE Over Mercer's
Manufacturers of Rubber Stamps, Seals, Stencils, Trade Checks
OWEN E. BOWERS IRA E. BOWERS

Lehmann Albert C W, mach Wm B Mershon & Co, res 215 Reed.
Lehmann Anna, student, bds 923 Stone.
Lehmann Arthur H, tapemkr Lufkin Rule Co, bds 420 S 12th.
Lehmann Frederick, carp, res 1315 Fitzhugh.
Lehmann Frederick J, foreman Mershon, Eddy, Parker Co, res 923 Stone.
Lehmann Sophia (wid John), res 420 S 12th.
Lehner Ferdinand, lab, res 1602 Lyon.
Lehner Henry F, mach hd, bds 1602 Lyon.
Lehnhardt, see also Leonard.
Lehnhardt Emil C, mach hd, res 601 S Charles.
Lehnhardt Frank W, lab, res 1902 Mackinaw.
Lehnhardt Frederick C, lab, res 517 S Carolina.
Lehnhardt Margaret, bds 1902 Mackinaw.
Lehr, see also Loehr.
Lehr Benjamin, bds 1957 Court.
Leiber Lydia (wid Ignatz), bds 341 Hermansau.
Leibold Alma, vocalist Scenic Theater, bds 601 S Webster.
Leibold Esther M J, bds 601 S Webster.

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211 N. Hamilton St., Opp. Hamilton Square Building

Fancy Table Lamps, Gas and Electric Portables and Brass Goods. | **H. Watson & Company,** 420-422 Genesee Ave. Tel. 112.

Leibold Michael J, pipeman Fire Station No 13, res 601 S Webster.
Leidel Margaret, maid 515 Brown.
Leidlein Edna L, clk Sag Beef Co, bds 912 Walnut.
Leidlein Ellen J, steno, bds 2103 S Washington av.
Leidlein Esther B, bds 420 Walnut.
Leidlein Eva M, seamstress, bds 912 Walnut.
Leidlein Henry, carrier P O (e s), res 2103 S Washington av.
LEIDLEIN JOHN, Register of Deeds, Court House, res 420 Walnut.
Leidlein John J, carp 912 Walnut, res same.
Leidlein Orrin, bds 420 Walnut.
Leidlein Walter H, carrier P O (e s), bds 2103 S Washington av.
Leighton Emma, mach hd Lufkin Rule Co, bds 202 Nimons.
Leiman Josephine, domestic 1411 Genesee av.
Leinberger Lulu, steno Morley Bros, bds 213 N Weadock av.
Leisberg Aaron, drummer Ideal Theater, bds 723 Hess.

Wm. Q. Atwood Estate
Real Estate, Farming and Timber Lands, Loans and Insurance
FRED S. ATWOOD WM. Q. ATWOOD OLIVER K. ATWOOD 518 Potter

Leisberg Benjamin, lab, bds 723 Hess av.
Leitch Angus G, slsmn, res 1714 Janes av.
Leitch Arthur E, phys 308 Bearinger bldg, res 1100 Hoyt
Leitner Ella L, dressmkr 549 Sheridan pl, bds same.
Leitner Ethel, nurse Saginaw General Hospital.
Leitow Otto, clk Morley Bros, bds 202 N 13th.
Leitsch Herman, mach hd Saginaw Wood Products Co, 208 N 12th.
Leitz Robert, miner, res 1900 Maple.
Leitzow Franz, deputy register of deeds, res 113 N 3d av
Leland Dock J, lab, bds 629 N 3d av.
Leland Erastus L W, bds 1115½ S Franklin.
Leland Frank E, sales agt Natl Cash Register Co, bds 1131 Genesee av.
Leland George J, barnboss, res 1115½ S Franklin.
Leland Jesse H, slsmn Natl Cash Register Co, bds 321 S Jefferson av.
Leland Maude S (wid George), bds 631 S 4th av.
Lelong Charles, lab, bds 1717 Mackinaw.
Lelong Frank J, printer Sag Specialty Co, bds 1717 Mackinaw.

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Lelong Martha, bds 1717 Mackinaw.
Lelong Rachael, bds 1717 Mackinaw.
LeMay Amanda Mrs, domestic 525 N Michigan av.
LeMay David, lab, res 656 Division.
LeMay Della (wid Joseph), res 336 S 14th.
LeMay Joseph (aged 50), died Apr 12, 1912.
LeMay Wilfred, carp, res e s Kimball, 2 s of N Washington av (B V).
Lemcke Hans, bkpr C H Duwe & Co, res 646 Farwell.
Lemcke Henry J, barber 118 S Franklin, res 218 S 3d av.
Lemcke Marjorie, smstrs **THE M W TANNER CO,** bds 219 S 3d av.
Lemcke Sophia (wid Christopher F), res 221 S 11th.
Lemke Alexander M, pres A F Bartlett & Co, res 934 Hoyt av.
Lemley John, trav auditor P M R R, res 1105 Tuscola.
Lemmer Benjamin L, mach hd Jackson-Church-Wilcox Co, bds 806 S Mason.
Lemmer Charles H, clk Bliss & Van Auken, res 613 Stone.

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Floral Decorations for all Occasions is one of our specialities. We are pleased to have you consult us.
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Lemmer Henry, sawyer, bds 806 S Mason.
Lemmer Jacob, foreman Bliss & Van Auken, res 801 S Mason.
Lemmer John H, foreman, res 1302 Mackinaw.
Lemmer Lester J, foreman, res 805 S Oakley.
Lemmer Nicholas, mach hd, res 606 S Mason.
Lemmer Tillie, clk Barie's, bds 419 Maine.
Lemmer Wm C, sawfiler, res 409 King.
LeMore Henry, del clk, bds 517 S Park av.
Lempke Mary (wid Louis), bds 523 N Granger.
LEMPKE ROBERT C, Plumbing Inspector, City Hall, res 609 Miller.
Lengst George J, removed to Madison, Wis.
Lengst Mary (wid Joseph), res 128 N 14th.
Lenhard Elizabeth, clk Barie's, bds 321 N Jefferson av.
Lenhart Frank, section hd, rms 107 Genesee av.
Lenhart Wm H, fireman P M R R, res 910 Carlisle.
Lenhoff Lillie L, bds 333 N Jefferson av.
Lenick Abraham, electrn, res 611 N 7th.
Lenick Dora, bkpr, bds 225 N Weadock av.

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Lenick Haime, clk, bds 225 N Weadock av.
Lenick Harry, mngr E Lenick & Co, bds 225 N Weadock av.
Lenick Samuel, mngr E Lenick & Co, bds 225 N Weadock av.
Lenihan Maude L, bds 120 N 5th av.
Lenihan Patrick, notary public 120 N 5th av, res same.
Lennon Edna M, steno Jackson-Church-Wilcox Co, bds 222 Meredith.
Lennon Elizabeth (wid Hugh), bds 823 N 4th av.
Lennon John, chipper Mitts & Merrill, res 222 Meredith
Lennon John J, sheetmetalwkr, res 823 N 4th av.
Lennon Mayme E, clk, bds 222 Meredith.
Lennox Agnes A Mrs, dressmkr 632 S 4th av, bds same.
Lennox George H, engr, res 424 Wadsworth av.
Leonox James, mach, rms 315 S Fayette.

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Lent Albert J, student, bds 218 Hermansau.
Lent Ethel G, bds 218 Hermansau.
Lent Frank, field supt Mich Sugar Co, res 218 Hermansau.
Lent Frank B, plumber F A Brown, res 218 Hermansau
Lent Merion C, student, bds 218 Hermansau.
Lentner Albert, butcher, res 674 N 5 th av.
Lentner Louis, driver Sag Transfer Co, res n s Norman, 1 e of Munson (B V).
Lentner Wm, driver Sag Transfer Co, bds 647 N 5th av.
Lenstmith John, hlpr Werner & Pfleiderer Co, res 723 S Bates.
Lenz Gustav, blksmith Wickes Boiler Co, bds 612 S 9th
Lenz Justina (wid Christian), bds 128 Bay.
Lenz Lena, bds 612 S 9th.
Lenz Minnie, bds 612 S 9th.
Lenz Wm, finisher Cooney & Smith, res 612 S 9th.
Lenz Wm L, painter 454 S 5th av, res same.
Leo Frank, lab, bds 129 Robinwood av.
Leo Joseph, lab, res 129 Robinwood av.
Leo Natal, lab, res 1114 Stephens.
Leo Paul, confr 214 S Washington av, res same.

John Russell 312 N. Hamilton VETERINARY SURGEON AND DENTIST Both Tels.

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FRED D. FARMER
OPTOMETRIST
221 GENESEE AVENUE

Leo Seraphine (wid Frances), bds 214 S Washington av.
Leonard, see also Lehnhardt.
Leonard Charles H, steno Sag Milling Co, rms 411 N Baum.
Leonard Fabian, ins agt, res 735 N 3d av.
Leonard Frank, bds 131 N Park av.
Leonard Frank B, lab, res 2822 Joslin.
Leonard Harriet E (wid Elmer), res 704 Irving av.
Leonard Julia (wid Elmer J), res 528 N 4th av.
Leonard Lloyd A, bds 1118 Madison.
Leonard Margaret (wid Delos F), res 1121 McCoskry.
Leonard Moses, axle turner P M R R, res 117 S 13th.
Leonard Susan, stripper G L Schulz, bds 1118 Madison.
Leonard Wm F, sheetmetalwkr Allington & Curtis Mnfg Co, bds 735 N 3d av.
Lepczyk Charlotte, bds 612 Annesly.
Lepczyk John, lab, res 612 Annesly.
Lepczyk Philip, lab, bds 612 Annesly.
Lepp Peter, taxidermist 122 N Baum, res 126 S 4th av.
LEPPER MYRON E, Christian Science Practitioner, 11-12 Mason Bldg, Tels: Mich 1134-L, Val 684, res 213 Cherry, Tels: Mich 621, Val 1048.

E. B. BEARINGER, Automobile Repairing
Corner Janes Av. and Baum, Watt Motor Works Building
Both 'phones 1333 **Saginaw, Michigan**

Leppien, see also LaPine.
Leppien Frederick, baker Kaufmann Bros, bds 1815 N Oakley.
Leppien John J, lab, res 1815 N Oakley.
Leppien Joseph, boilermkr, res 1815 N Oakley.
Leppien Joseph, packer Morley Bros, res 448 S 13th.
Leppien Richard, clk P P Heller & Bros, bds 1815 N Oakley.
Leppien Wm, clk, bds 1815 N Oakley.
Lerczak Alice, bds 227 Elm, Carrollton.
Lerczak Casimir, general store and saloon, s e cor Shattuckville rd and Jackson, res same, Carrollton.
Lerczak Hall, s e cor Shattuckville rd and Jackson.
Lerczak Joseph, lab, res 227 Elm, Carrollton.
LeRoux Oscar J, blksmith hlpr Mitts & Merrill, res 720 Dearborn.
LeRoy Flora A, tchr Hoyt School, bds 224 Sheridan av.
LeRoy Harry E, state agt, res 444 N 5th av.
LeRoy Iva A, res 418 S Water.
LeRoy J Bert, clk Symons Bros & Co, bds 422 N Weadock av.

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LeRoy May L G, steno, bds 1011 Fitzhugh.
LeRoy Rose (wid Milton P), res 224 Sheridan av.
LeSarge Theodore, engr P M R R, res 623 Johnson.
Leslie Millard, fireman P M R R, res 1012 N 4th av.
Leslie Peter, hostler, res 609 Johnson.
Lesso Michael, miner, bds 700 Van Etten.
Lester Carletta, bds 1105 Holland av.
Lester George H, woodturner, res 1111 Macauley.
Lester Helen, bds 1111 Macauley.
Lester James A, mngr Bazley Cash Market, res 2313 S Washington av.
Lester John W, fireman, res 3019 S Washington av.
Lester Lawrence S, trav agt, res 3 Schmelzer apts.
Lester Martha, bds 1111 Macauley.
Lester Miles, lab, bds 1111 Macauley.
Lester Thomas, lab, bds 1111 Macauley.
Lester Wm J, fireman city water works (e s), res 3019 S Washington av.
Letourneau Albert A, lab, bds 117 High.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—SAFE DEPOSIT BOXES
See advertisment page 2

Letourneau Alfred, watchman, res 117 High.
Letourneau Edward, fireman P M R R, res 402 N 3d av.
Letourneau Joseph, fireman P M R R, bds 411 Johnson.
Letourneau Louis, fireman, res 112 Holden.
Letson Bessie A, bkpr Northern Credit Co, bds 413 N 5th av.
Letson Robert A, lab, res 413 N 5th av.
Letts Arthur H, trav agt, res 1017 S Jefferson av.
Leuenberger Lula, steno, bds 213 N Weadock av.
Leutritz Frederick, mason, res 346 S 10th.
Leutritz John, bricklayer, res 814 Burt.
Leutritz Joseph O, bricklayer, res 129 N 10th.
LeVac John V, motorman, bds 801 S Washington av.
Levagood Floyd, removed to Detroit, Mich.
Levagood Frank, tmstr, res 1224 Johnson.
LeValley, see LaVallee.
LeVan Daniel M, millwright, res 126 N 2d av.
LeVan Elizabeth Mrs, nurse 126 N 2d av, res same.
Levan Gertrude L, clk THE M W TANNER CO, bds 330 S 10th.
Levan Julian, student, bds 330 S 10th.
Levan Levi, sergeant police dept (e s), res 330 S 10th.

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VALLEY PHONE 1071-M.
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Levan Wade, student, bds 330 S 10th.
Levecque George, bds 215 Phelon.
LeVeque Alexander, milk dealer 1336 S Warren av, res same.
Leveque Archie J, assembler Natl Engineering Co, res 117 Siegel.
LeVeque Theophile, bds 1336 S Warren av.
Leverenz Charles, bartndr Schwemer & Witt,r es 316 S 11th.
Leverenz Wm, lab, res e s Webber, 3 n of Carlisle.
Leverenz Wm F J, janitor Armory bldg, res 2002 Janes.
Leverenz Wm J, molder Sag Semi-Steel & Iron Foundry Co, res 431 S 10th.
Levi Alfred, miner, bds 101 Wisner.
Levi Angelo, lab, res 727 Hess av.
Levi Armedo, miner, bds 101 Wisner.
Levi Constantine, miner, res 301 Douglas.
Levi Everett L, bkpr Brand & Hardin Milling Co, res 815 Waller.
Levi Faustin, miner, res 601 Hess av.
Levi James, miner, res 520 Hess av.

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Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Levi Mary, bds 101 Wisner.
Levi Narcheso, lab, bds 301 Douglas.
Levi Peter, lab, bds 301 Douglas.
Levi Robert, miner, bds 301 Douglas.
Levi Santino, miner, res 101 Wisner.
Levinsohn Alexander S, clothing 609 Genesee av, clk Bank of Saginaw, bds 1320 Germania av.
Levinsohn Harry, mngr A S Levinsohn, res 1320 Germania av.
Levisohn Lilly, steno Bank of Saginaw, bds 1320 Germania av.
Levis Edwin, bds 524 State.
Levis John H, stationmaster M C R R, res 410 N Franklin.
Levis Wm D, lab, res 216½ Germania av.
Levsch Louise (wid Ferdinand), bds 232 Seminole.
Levy Emil (Oppenheim & Levi), res Bay City, Mich.
Levy Henry, saloon 600 Potter, rms same.
Lewandowski Edward, lab, bds Thomas Lewandowski.
Lewandowski Leo, lab, bds Thomas Lewandowski.
Lewandowski Thomas, lab, res w s Munson, 2 n of Norman (B V).

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Lewellen Earl J, glasswkr, bds 607 Wood.
Lewellen John W, emery washer, res 2416 S Michigan.
Lewellyn Wm H, res 2313 S Hamilton.
Lewis Arthur F, removed to Lewiston, Idaho.
Lewis Belle H (wid George W), music tchr, res 1240 N Michigan av.
Lewis Charles, glasswkr, bds 2347 S Michigan av.
Lewis Charles, grocer 209½ N Jefferson av, res same.
Lewis David, foreman, res 835 N 5th av.
Lewis Elsie Mrs, res 157 S 15th (B V).
Lewis Emma M (wid Socrates), bds 1221 N Bond.
Lewis Floyd E, student, bds 612 Lewis.
Lewis Frank O, driver Sag Transfer Co, res 648 N 5th.
Lewis Fred E, barber 733 Hoyt av, res 612 Walnut.
Lewis Grace, nurse Sag General Hospital.
Lewis Harvey L, drayman 612 Lewis, res same.
Lewis John, res 128 N Warren av.

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Lewis John W, bkpr Lee & Cady, res 1222 Genesee av.
Lewis Lyda (L Lewis & Co), res 205 S Washington av.
Lewis L & Co (Lyda Lewis), cleaners 205 S Washington av.
Lewis Martha B Mrs, res 137 N Jefferson av.
Lewis Morgan, miner, res 1420 S Granger.
Lewis Nicholas P, porter, res e s Helena, 3 s of Wadsworth av (B V).
Lewis Reuben M, phys 325 N Hamilton, res 1303 N Fayette.
Lewis Thomas H, engr, res 544 Ruby.
Lewis Walter H, slsmn, res 1010 Hoyt av.
Lewis Wm D, chauffeur W W Irvine, bds 327 N Franklin.
Lewis Wm J, carp, res 925 N 7th.
LEWIS WM T, Piano Tuner, Agent for Henry & S G Lindeman Pianos, 516 N Mason, res same, Mich Tel 3294-L.
Lewless Amos L, miner, res s s Holland av, 3 e of Genesee av.

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Surety Bonds & General Liability Insurance

Municipal BONDS
THOS. D. BUICK
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MODERN PREFERRED STOCKS

MURPHY & O'HARA
714-716 Genesee Avenue.
Both Phones.
General House Furnishers AND OFFICE FURNITURE.

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Lewless Charles R, traffic mngr Farmers Handy Wagon Co, res 744 S 12th.
Lewless Frank H, miner, res 219 Perkins.
Lewthwaite James, carp Scheurman Lumber Co, res 1005 S Weadock av.
Lewthwaite James N, lab, bds 1005 S Weadock av.
Lex Conrad, lab, bds 326 S 14th.
Leyerer Andrew J, plumber 501 Lapeer av, bds 112 Park
Leyerer Frederick, shoes 816 Genesee av, res 112 N Park av.
Leyerer John S, plumber, res r 112 N Park av.
Libby George, trimmer, res 625 N Woodbridge.
Libby Margaret (wid Thomas L), res 217 N Porter.
Libby Verne E, purchasing agt Jackson-Church-Wilcox Co, res 636 S Weadock av.
Libofsky Michael, lab, res 1125 S Fayette.
Libofsky Morris A (Wolpert & Libofsky), res 436 N 2d.
Libton Edward, mach, res 1314 N Washington av.
Lichtig Wm B, trav agt, res 1134 Genesee av.

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Wholesale Bread & Cake Bakers

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Liddle Alexander Jr, toolmkr, bds 1703 Genesee av.
Liddle Bessie, student, bds 1703 Genesee av.
Liddle Isabel F, steno Humphrey & Grant, bds 1703 Genesee av.
Liddle Jeanie, student, bds 1703 Genesee av.
Liddle John, miner, bds 1481 Holland av.
Liddle Susan M, cashr U S Health and Accident Ins Co, bds 713 Carroll.
Liddle Wm L, surveyor Con Coal Co, bds 1703 Genesee.
Lidecker Frederick, mach, res 420 Linton.
Liebel Michael, glasswkr, res 712 Stanley.
LIEBERMANN TRUNK CO, A C Huebner Mngr, Mnfrs of Trunk, Traveling Bags, Etc, 415 Genesee av, Mich Tel 1818.
Liebknecht Fredericka, domestic 515 N Michigan av.
Liedeke Charles, foreman Sag Table & Cabinet Co, res 218 Marquette.
Liedeke Gustav, lab, res 610 S Charles.
Liesberg Joseph H, cigarmkr F H Mertz Co, res Bridgeport, Mich, R F D 1.

ICE CREAM Parker Dairy Co.
PURE MILK 228 N. Warren Ave. Both Phones

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Family Table Supplies.
BOTH PHONES.
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Butter and Eggs.

KODAK FILMS Developed and Printed
At M. E. DANFORTH'S 113-115 South Jefferson Avenue

Lieske Frank, glasswkr, bds 825 N 6th.
LIGHT CHARLES W, Propr Eureka Heating and Ventilating Co, and Notary Public, 113-117 N Water, Tels: Mich 1920-J, Val 403, res 1714 N Michigan av, Val Tel 1431-R.
Light Charlotte G, nurse, bds 1714 N Michigan av.
Light D Sidney, checker, bds 1714 N Michigan av.
Light Frederick H, steamfitter, bds 1714 N Michigan av.
Light Harvey C, steamfitter, res 1305 N Fayette.
Light Wm A, brakeman P M R R, res 110 Dwight.
LIGHT WM P, Supt Eureka Heating and Ventilating Co, res 326 Hanchett, Val Tel 497-R.
Lightall George A, lab, res 1932 Madison.
Lightowler Samuel, miner, res 1814 S Niagara.
Lightowler Thomas, miner, res 1306 Wheeler.
Lights Charles, drayman 2450 N Michigan av, res same.
Liken Samuel F, lab, res 920 Hill.
Lilienfeld Carl, clk Max Schoenfiefild, rms 917 Genesee.
Lilienthal Block, 408-410 Genesee av.
Lilley Clifford A, asst genl mngr, res 507 N Franklin.
Lilley James, bottle blower, bds Park House.

PRINTING Edw. F. Catterfeld
TELS. VAL. 3222-A, MICH. 3229-L
114 N. Hamilton Street, W. S.

Lilliestierna Carl G, chauffeur, res 907 N Harrison.
Limberg Ernest R, blksmith, res 618 Lewis.
Limberg Robert A, horseshoer 207 S Franklin, res 1517 State.
Limmer Matilda, clk, bds 419 Maine.
Limmer Matthew, miner, res 419 Maine.
Limmik Fred, hlpr Jackson-Church-Wilcox Co, res 105 Brown.
Lincoln Abraham, slsmn Morley Bros, res 524 Stone.
Lincoln Ira B, res 140 Sheridan av.
Lincoln Lillian B, bds 140 Sheridan av.
Lincoln Lucy (wid Oscar), res s w cor Maple and Water, Carrollton.
Lincoln M Rena, tchr Mershon School, Carrollton, bds Mrs Lucy Lincoln, Carrollton.
Lincoln Thomas, res 420 Stone.
Lind, see also Lynd.
Lind Charles A, janitor P M Depot, res 121 Farwell.
Lind Margaret C, clk Brooks Mnfg Co, bds 121 Farwell.
Lindfors Charles R, chemist Mich Sugar Co, res 606 Thompson.
Lindholm Gustav R, carp, res 821 W Genesee av.

Ripslinger Bros. } WHOLESALE and RETAIL COAL AND WOOD

STATE SEAL BRAND Pure Sugar Vinegar. Beats them all. Try it and be convinced. ASK YOUR JOBBER MANUFACTURED BY Oakland Vinegar & Pickle Co.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Lindley Howard W, glasswkr, res 132 Jordan.
Lindner Elizabeth, nurse Sag General Hospital.
Lindner Ethel Mrs, clk Schirmer's Pharmacy, bds 1421 S Warren av.
Lindsay Delbert, carp, res 615 Maine.
Lindsay Edward T, mngr savings dept Second Natl Bank, res 802 Congress av.
Lindsay James, bkpr E A Robertson Co, res 613 Meredith.
Lindsay Minnie Mrs, fur sewer Oppermann Fur Co, bds 221 Wisner.
Lindsay Richard F, res 525 Millard.
Lindsay Rose A (wid Charles), housekpr 401 S Porter.
Lindsey Walter J, carp, res 632 Sheridan av.
Lindstrom Arthur, assembler Argo Electric Vehicle Co, bds 110 Dwight.
Lindstrom Charles A, cabtmkr, res 213 S Webster.
Lindstrom Frank A, mach P M R R, res 113 Grant.
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Link Frederick Jr, tmstr, bds Frederisk Link.
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Link Otto J, pressman Sag Post-Zeitung, bds Frederick Link.
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Luetjohann Laura, bds 1603 Tuscola.
Lufft John, lab, bds 511 S Harrison.
LUFKIN RULE CO THE, A M Marshall (Duluth, Minn) Pres, Fred Buck Vice-Pres and Genl Mngr, Theodore Huss Sec and Treas, Mnfrs of Rules and Tape Measures, Hess av cor Prescott, Both Tels 295.
Lugiewicz Andrew, lab, res 267 Winter, Carrollton.
Lugiewicz George, lab, bds 125 Monroe, Carrollton.
Luke Charles, lab, bds 250 Randolph.
Luke John, res 250 Randolph.
Luke Wm A, tmstr J G Schemm Brewing Co, res 103 Linton.
Luke Wm J, miner Con Coal Coal Co, res 405 Annesly.

COOK WITH GAS

W. J. McCRON COMMERCIAL PRINTING.
212-214-216 N. FRANKLIN.

THE J. W. IPPEL CO. HOSIERY and Underwear
Val. Tel. 2892 Mich. Tel. 3002

Lull Charles L, res 2419 S Washington av.
Lum A C, propr American-Chinese Restaurant (Saginaw Cafe), res 317 Genesee av.
Lumby Byron, brakeman P M R R, bds 407 N 5th av.
Lumby Wesley J, res 407 N 5th av.
Lumsden Emma E (wid Wm), res 309 Clark.
Lumsden Wm A, metal polisher Lufkin Rule Co, res 320 Ward.
Lundbom Carl Rev, pastor Stephens St Methodist Protestant Church, res 515 Stephens.
Lundstrom Arthur, assembler, bds 113 Grant.
Lundy A I, clk Hotel Lesher.
Luneberg Henry E, tract engr, res 418 S 4th av.
Lunnie John, mason, res 217 N Warren av.
Lunnie Wm, clk Culley's Cigar Store, bds 217 N Warren
Lunt George, clk Harry Lunt, bds 200 Hess.
Lunt Harry, grocer 200 Hess av, res same.
Luplow Albert W, tmstr, res 112 Wipplinger Lane.
Luplow Blondina L, bds F E Luplow.
Luplow Carl J, mach hd Brueck Sectional Book Case Co, res 651 N Charles.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisment page 2

Luplow Ella, bds 109 Wilkins.
Luplow Fred E, section foreman, res n w cor Kimball and Carlisle.
Luplow Frederick J, lab, res 1330 N Washington av.
Luplow Frederick M, flagman, res 109 Wilkins.
Luplow Wm, res e s Kimball, 1 n of Wadsworth av.
Luscia Frederick V, engr Morley Bros, res 900 Johnson.
Luscia Louis, fireman Farmers Handy Wagon Co, bds 113 Macauley.
Luscia Sarah J, boarding 900 Johnson, res same.
Luster Block, 323 Genesee av.
Luster Kunigunda (wid Richard), res 401 N Jefferson.
Luster Richard (aged 78), died Feb 27, 1912.
Luster Richard, bookbinder, bds 401 N Jefferson av.
Lutch Edward, miner, bds 201 Wright.
Lutch Henry, miner, res 201 Wright.
Lutch John, miner, bds 201 Wright.
Lutenski Joseph, lab Farmers' Handy Wagon Co, res 334 Robinwood av.
Lutes Doris C, tchr High School, rms 914 Emerson.
Lutes Frank, cigarmkr Wolverine Cigar Co, res R F D 1.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

OPPORTUNITY FLOUR
Delivered Direct to your Home CALLAM MILLS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Luth John, bartndr Mertz Bros, res 316 Stone.
Luther Freund Der (monthly), Rev Frederick Volz editor and publisher 124 S 2d av.
Lutheran Cemetery, 3 miles w of city on Cross road (w s).
Lutkiewicz Alexander, lab, res 514 Macauley.
Lutkiewicz Joseph, lab, bds Lorenz Lutkiewicz.
Lutkiewicz Lorenzo, lab, res w s 16th, 1 s Cherry.
Lutkiewicz Wladislaw, lab, bds Lorenz Lutkiewicz.
Lutkowski Stanley, bbs, 1166 S 4th av.
Lutman Edward, towerman P M R R, bds 830 N Washington av.
Lutz Archibald C, pressman Bliss Publishing Co, bds 1309 S Park av.
Lutz Fred, meatctr Bazley Cash Market, bds 1309 S Park av.
Lutz Rose Mrs, res 1309 S Park av.
Lutzenhiser Roy V, farmer, res 1121 S Harrison.
Lutzke Alma M, bds 314 N Oakley.
Lutzke Anna J, maid 1702 N Michigan av.
Lutzke August C, watchman, res 314 N Oakley.

W. A. WILL Maker of Men's Photographs Only Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Lutzke Emma, waiter THE M W TANNER CO, bds 314 N Oakley.
Lutzke Henry, plumber, bds 512 S Oakley.
Lutzke Herman, lab, bds 512 S Oakley.
Lutzke Mary S, waiter THE M W TANNER CO, bds 314 N Oakley.
Lutzke Wm J, molder Mitts & Merrill, res 523 N Andre.
Lux Charles H, mach hd, bds 1018 Wheeler.
Lux Edmund, lab, res 1018 Wheeler.
Lux Emil, mach hd, bds 1018 Wheeler.
Lux Mary, mach opr, bds 1018 Wheeler.
Luxton Frank, chief clk P M R R, res 210 Rellis.
Lyle Wm H, res 315 Weiss.
Lyman Ardath M, bds 910 Thompson.
Lyman Frederick M, trav agt, res 910 Thompson.
Lyman Joseph, asst supt Con Coal Co, res 616 Fraser.
Lymburner Barton C, lab, res s w cor Maple and Madison, Carrollton.
Lynam Edward, carp, res 640 Farwell.
Lynch Agnes, bkpr John Doerr, bds 1209 S Fayette.
Lynch Anna, nurse St Mary's Hospital.
Lynch Anna, assembler Lufkin Rule Co, bds 1212 N 6th

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
Upholstering, Repairing and Refinishing of Old Furniture

Bliss=Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

Lynch Charles, lab, bds 1521 Holland av.
Lynch Edward, painter, rms 810 S Water.
Lynch Edward A, slsmn Sag Music House, bds 1003 Hancock.
Lynch Etridge, lineman, bds Mrs Jennie Vasbinder.
Lynch James J, engr P M R R, res 614 N Franklin.
Lynch John, lab, res 1105 Holland av.
Lynch John, mach Somers Bros' Match Co, bds 923 S Washington av.
Lynch Mary H (wid Thomas), bds 1007 N Harrison.
Lynch Matthew J, hlpr Walz Hdw Co, res 223 Millard.
Lynch Maurice, lab, bds E P Colwell.
Lynch Orrington J, trav agt, res 515 Stone.
Lynch Philip, gateman G T Ry, res 1117 S Franklin.
Lynch Ruth, bds 541 S 12th.
Lynch Thomas J, real estate, res 638 N 2d av.
Lynd, see also Lind.
Lynd Andrew J, lawyer 406 Bearinger bldg, rms 117 N Weadock av.
Lyness Floyd R, packer Morley Bros, bds 423 Douglas.
Lyness Kennedy R, carp, res 423 Douglas.

ARCHITECTS - BUILDERS - REAL ESTATE
F. TAUB & SONS
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Lyness Kenneth H, packer The Automatic Faucet and Spigot Co, bds 423 Douglas.
Lynn Edward M, trav agt, res 709½ Lapeer av.
Lynn Hugh, miner, bds 2022 S Hamilton.
Lynn John, res 1125 S Fayette.
LYON CHARLES A, Chiropractor, Painless Spinal Adjustments, 206 Kirby Bldg, Mich Tel 1931-J, Special Hours Sundays 10-12 M, bds 304 S Warren av, Mich Tel 626-L.
Lyon Elizabeth, res 993 Bundy.
Lyon G W, ins adjuster, res 13 Schmelzer Apts.
Lyon John, apiarist 993 Bundy, res same.
LYON MELVIN E (H A Savage Co), res 1500 N Michigan av.
Lyons, see also Lines.
Lyons Bert M, foreman G H Carter, rms 221 Tuscola.
Lyons Bessie R, tel opr Saginaw Milling Co, bds 412 S 11th.
Lyons Beulah M, steno Morley Bros, bds 1120 Carroll.
Lyons David T, res 1120 Carroll.
Lyons Elsie, clk Jackson & Church Co, bds 317 N Porter.
Lyons Grace E, bds 713 Carroll.

H. A. Savage Co.
604 Bearinger Building
Bell Phone 500
Insurance and Real Estate Perfecting Titles a Specialty

Municipal BONDS
THOS. D. BUICK
Telephones { Bell 365 / Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

Murphy & O'Hara
714-716 Genesee Ave.
BOTH PHONES

HANDLE THE FAMOUS
Moore's Air Tight Heaters
Hard Coal Stoves and Ranges

Lyons Edward, draftsman Wickes Boiler Co, res 120 Wadsworth av.
Lyons Sadie L, clk Jackson-Church-Wilcox Co, bds 412 S 11th.
Lyons Samuel B, electrn, res 105 Thurman.
Lyons Wm, ticket clk G T Ry, res 713 Carroll.
Lyscomb Harlan W, tapemkr Lufkin Rule Co, bds 203 Ortman.
Lytle, see also Little.
Lytle Charles M M, driver E W Corbett, res 212 Cornelia.
Lytle Ellen L, clk Seitner Bros, bds 423 N Franklin.
Lytle Frank, lab, res 116 Grant.
Lytle George, cook, rms 300 N Franklin.
Lytle Julia A (wid Ira F), res 127 Thayer.
McAllen Matthew, clothing 422 Potter, res 312 Astor.
McAllister Gladys F, student, bds 107 N Oakley.
McAllister Laura A (wid David), res 107 N Oakley.
McAllister Wm, miner Con Coal Co, res 319 Fenton.
McAlpine Robert, mach Mitts & Merrill, res 648 Ward.
McArthur Daniel, hlpr Jackson & Church Co, bds 401 N Hamilton.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

McArthur John, janitor, res 209 Lincoln av.
McArthur John, lab, bds 1408 S Niagara.
McArthur Lorn D, engr G T Ry, res 820 Howard.
McAvoy James, polisher, rms 412 N Michigan av.
McAvoy Lola Mrs, bds 628 S Jefferson av.
McAvoy Roylston M, bkpr Oliver McAvoy Timber Co, res 1555 S Washington av.
McBerney Florence L, bds 616 S Warren av.
McBerney Harold E, clk, bds 616 S Warren av.
McBerney Harriet, ins, bds 616 S Warren av.
McBeth Flora A, res 307 N Granger.
McBeth George C, res 1915 Court.
McBeth John, blksmith Koehler Bros, res 602 Potter.
McBratnie Agnes, bds 1623 Hancock.
McBratnie Ann, student, bds 1623 Hancock.
McBratnie Arthur, clk Jay Smith & Son, bds 1623 Hancock.
McBratnie Charles C, student, bds 1623 Hancock.
McBratnie Elizabeth, res 409 S Fayette.
McBratnie Hugh, rec clk Jackson-Church-Wilcox Co, bds 415 N Hamilton.

VICTOR J. TATHAM, GROCERIES, MEATS AND FARM PRODUCE.
1709-1711 GENESEE AVENUE. BOTH PHONES.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

ESTABLISHED 1888

THE BANK OF SAGINAW AND THE SAGINAW COUNTY SAVINGS BANK WERE CONSOLIDATED ON FEBRUARY 25th, 1911, UNDER NAME OF BANK OF SAGINAW

Bank of Saginaw

CAPITAL (FULLY PAID)	$500,000.00
SURPLUS	750,000.00
SHAREHOLDERS' LIABILITY . .	500,000.00
TOTAL	$1,500,000.00

OFFICERS

In Addition to the Protection of the Shareholders' Liability of $500,000.00 the Bank of Saginaw Carries Over ($1,000,000.00) One Million Dollars in Gold, Paper Money and Silver in its Own Vaults and Deposited in Other Banks as a Reserve Fund for the Protection of its Depositors

BENTON HANCHETT . . . President
OTTO SCHUPP . V-Pres. and Cashier
C. A. KHUEN, V-Pres. and Ass't Cashier
S. S. ROBY . . . . . Ass't Cashier
C. M. COPLIN . . . . . Ass't Cashier
F. J. SCHMIDT . . . . . Ass't Cashier
A. B. WILLIAMS . . . . Ass't Cashier
J. HOLLAND-MORITZ . . . . Auditor

The Bank of Saginaw tenders its Services to all Legitimate Business Enterprises in accordance with sound Banking principles

Loans money on City and Farm Property

Pays Three Per Cent. Interest on Savings Deposits

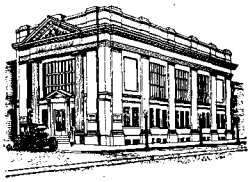
EVERY MAN, WOMAN AND CHILD SHOULD HAVE A BANK ACCOUNT—YOU CAN OPEN AN ACCOUNT IN THE BANK OF SAGINAW WITH ONE DOLLAR

DIRECTORS

Benton Hanchett
Otto Schupp
C. A. Khuen
Arnold Boutell
Fred J. Fox
Edgar D. Church

Wm. Barie
G. M. Stark
Theo. Huss
E. P. Stone
E. A. Robertson
Helon B. Allen
A. P. Bliss

L. T. Durand
Wm. J. Wickes
F. G. Palmerton
Ezra G. Rust
C. E. Brenner
Wm. C. Cornwell



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S. S. ROBY . . . . . Ass't Cashier
C. M. COPLIN . . . . . Ass't Cashier
F. J. SCHMIDT . . . . . Ass't Cashier
A. B. WILLIAMS . . . . Ass't Cashier
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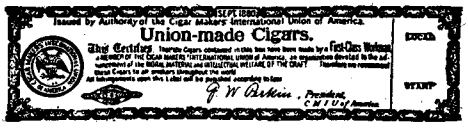
E. A. Robertson
Helon B. Allen
A. P. Bliss

L. T. Durand
Wm. J. Wickes
F. G. Palmerton
Ezra G. Rust
C. E. Brenner
Wm. C. Cornwell

M. E. DANFORTH 113-115 S. JEFFERSON AVE.
Wholesale Photographic Supplies

McBratnie John A, asst drain com, res 1623 Hancock.
McBratnie Mary, tchr David H Jerome School, bds 409 S Fayette.
McBratnie Wm H, sec Val Cornice & Slate Co Ltd, res 520 Hancock.
McBrian Elizabeth, res 1402 Janes av.
McBrian Lillian, dressmkr 1402 Janes av, bds same.
McBride Myrtle (wid Thomas), housekpr 302 Linton.
McCabe Elizabeth, boarding 326 S Jefferson av.
McCabe James, flagman, res 1321 N 10th.
McCabe James H, switchman, res 635 Farwell.
McCaffrey James, foreman Morley Bros, res 718 Atwater.
McCallum Archibald, tmstr, res 418 E Bristol.
McCallum Archibald E, bartndr Edmund Hunter, res 207 High.
McCallum James E, pkr H Watson & Co, bds 2223 N Bond.
McCallum John, foreman, res 1220 S Warren av.
McCalman Agnes, bds 320 Howard.
McCalman Jessie M, tchr Emerson School, bds 320 Howard.

Insist on the


UNION LABEL

McCalman Malcolm, res 320 Howard.
McCandless Allen J, mach, bds 735 N 6th av.
McCandless Eliza (wid James), res 735 N 6th av.
McCandless Samuel F, lumber and ties 305 Eddy bldg, res 2422 N Michigan av.
McCandy Charles, slsmn, bds Everett House.
McCane Mary A (wid Wm), res 632 S 4th av.
McCann Loretta C, steno T E Dorr, bds 402 N Warren.
McCann Michael W, res 113 Gage.
McCann Walter I, clk Second Natl Bank, bds 317 Fitzhugh.
McCann Wm, polisher, bds 518 N Michigan av.
McCargill Elizabeth, dressmkr, rms 605 Court.
McCarran Lucy (wid John), bds 521 Madison.
McCarthy Ada B, bds 1948 Genesee av.
McCarthy Catherine, bds 235 N Jefferson av.
McCarthy Daniel, cementwkr Eli Gibbard, bds 601 N Andre.
McCarthy Eugene, bridgewkr P M R R, bds 802 Atwater.
McCarthy Henry, bds 408 S Jefferson av.

WHOLESALE & RETAIL COAL AND COKE { Ripslinger Bros.

Highland Brand
ASK YOUR JOBBER
Pure Cider and White Pickling Vinegars are Unexcelled.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

McCarthy John, lab, res 1948 Genesee av.
McCarthy John, tmstr, res 403 Cronk av.
McCarthy Joseph, lab, bds 505 S Fayette.
McCarthy J Bradford, clk, bds 801 Atwater.
McCarthy Katherine, clk Wellington Art Co, bds 601 N Andre.
McCarthy Kittie, bds 1948 Genesee av.
McCarthy Margaret, bds 403 Cronk av.
McCarthy Mary (wid Daniel), res 601 N Andre.
McCarthy Mayne, bds 601 N Andre.
McCarthy Wm, lab, bds 505 S Fayette.
McCartney Ernest, packer, bds 418 Gilmore.
McCartney Hazel, nurse 517 Union av, bds same.
McCartney Richard, mach, res 418 Gilmore.
McCartney Ross H, messr Mounted Motor Cycle Messenger Service, rms 217 S Washington av.
McCarty Bridget (wid Dennis), bds 635 N 7th.
McCarty Elizabeth E, bds 636 Catherine.
McCarty Henry J (H B Schneermann & Co), rms 408 S Jefferson av.
McCarty Jeremiah, cleaner Cosendai Dye Works, res 327 Simoneau.

NEUENDORF & SCHMECK
The Progressive Pharmacists Compound your Prescriptions as the Doctor orders them
Two Stores { 420-422 W. Genesee Av. / 505 S. Michigan Ave. BOTH PHONES

McCarty Joseph, track layer, bds 1521 S Michigan av.
McCarty Justin F, trav agt, bds 441 N Weadock av.
McCarty Mabel M, steno, bds 441 N Weadock av.
McCarty Owen, bridge carp, bds Pacific Hotel.
McCarty Patrick, boilermkr, res 636 Catherine.
McCarty Patrick J, boilermkr The Wickes Boiler Co, res 441 N Weadock av.
McCarty Sylvester J, bds 441 N Weadock av.
McCarty Wm, farmer, bds 327 Brockway.
McCarty Wm P, clk Philip Ittner, bds 636 Catherine.
McCauley Anna, bds Wm McCauley, Carrollton.
McCauley Bridget, smstrs, bds Wm McCauley.
McCauley Hannah, bds Wm McCauley, Carrollton.
McCauley Wm, lab Jackson-Church-Wilcox Co, res w s Madison, 2 n of Sugar, Carrollton.
McCauley Wm Jr, lab, bds Wm McCauley, Carrollton.
McCausland Alice A (wid Blyth F), res 712 Thompson.
McCausland Frances J, boarding 303 S Weadock av.
McCausland Harriett A, bds 303 S Weadock av.
McCaveney Cassie, bds 1200 Hoyt av.
McCaveney Maria J (wid James), bds 1200 Hoyt av.

We Loan Money on Farms and City Property
VAL. TEL. 290 MICH. TEL. 528 TIERNEY BROS. 217 GENESEE AVE.

ELECTRIC FIXTURES AND SUPPLIES REID & SCHWEMER 408 TUSCOLA

Undertakers | **A. Deisler & Son**
Both Tels. 461-1R | **705-711 Germania Ave.**

McClellan George, rms 509 Lapeer av.
McClellan Robert, plaster 222 Russel, res same.
McClellan Walter, mach P M R R, bds 629 N 2d av.
McClelland, see also McLellan.
McClelland Wm, trav agt, res 419 N Jefferson av.
McClintock Margaret Mrs, sorter, res 900½ Mackinaw.
McClory Tillie E (wid Patrick), res 533 Owen.
McCloskey Frances, bds 2232 S Jefferson av.
McCloskey Michael, lab, bds 2232 S Jefferson av.
McCloskey Paul, handyman P M R R, bds 2232 S Jefferson av.
McCloskey Walter, lab, res 2232 S Jefferson av.
McClure Charles W, pres and genl mngr Farmers Handy Wagon Co, res 1253 S Jefferson av.
McClure Clara B, res 403 S Washington av.
McClure Helen (wid Wm C; aged 72), died October 26, 1912.
McClure Land Co, John J Rupp pres, W T Foley treas, 506 Bearinger bldg.
McClure Mary, nurse Saginaw General Hospital.
McClure Oscar O, tinner Bruno Martin, res 814 Janes av

MOTORS To Rent and Repaired
Agents - General Electric Motors in Stock
Daun, Crawford & Co.
ELECTRICAL CONTRACTORS
407 Ames Street, W. S. Phone Valley 3218-B

McClure W C & Co (estate of W C McClure and Wm S Conklin), timber lands 506 Bearinger bldg.
McColgan Andrew, bartndr Michael McColgan, rms 116 N Washington av.
Mcolgan James M, res 926 N Washington av.
McColgan Marion R, steno Ripslinger Bros, bds 926 N Washington av.
McColgan Michael, saloon 213 Lapeer av, res same.
McColgan Roy J, presser A R Mountjoy, bds 926 N Washington av.
McColl Duncan J (Pike & McColl), res 1026 Lapeer av.
McColligan Andraw, huckster, rms 116 N Weadock av.
McCollough Samuel, clk, bds 236 N 11th.
McComas Maude Mrs, res 315 N 11th.
McComas Thomas F, janitor East Saginaw Club, res 1117 Phelon.
McComb Abram, mach hd Lufkin Rule Co, res 233 Wisner.
McConnell, see also MacConnel.
McConnell Alvin S, clk Farmers' Handy Wagon Co, bds 138 Thayer.

HEATING, STEAM WATER **PLUMBING** VENTILATION SEWERAGE
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating and Ventilating Co. **113 N. Water Street**

SAGINAW HARDWARE CO. West Side, 200-208 S. HAMILTON ST. Both Phones 2894
WHOLESALE HARDWARE, MILL SUPPLIES and PAINTS

SCHEMM'S "PRIVATE STOCK"
A PERFECT TABLE BEER.

McConnell George W, pricer Phipps, Penoyer & Co, res 427 Howard.
McConnell Ira E, painter Lufkin Rule Co, res 138 Thayer.
McConnell John W, steno Bliss & Van Auken, rms 605 Court.
McConnell Lewis E, res 529 Norman.
McConnell Merton F, painter 1027 N 6th av, res same.
McConnell W S, broommkr M E I B.
McConnelly Mary A (Val Printing Co), res Flint, Mich.
McConnon Frank B, pres Sag Medicine Co, res 310 Howard.
McCord Fred, cigarmkr Hod Cigar Co, bds 110 N Warren av.
McCorkle Gerald, bds 322 Cherry.
McCorkle Hazel I, bds 322 Cherry.
McCorkle Wm E, mngr, res 322 Cherry.
McCormick Catherine (wid John), res 612 Fordney.
McCormick Clayton, res 345 S 7th.
McCormick Cornelia L, res 1227 Genesee av.
McCormick Edwin W, grocer 1253 Genesee av, res 101 Walnut.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

McCormick Edward W, lumber, res 1235 Genesee av.
McCormick Elford R (Bickford & McCormick), res 217 Carroll.
McCormick Evangeiine, nurse St Mary's Hospital.
McCormick Frances J, bds 523 S Weadock av.
McCormick-Hay Lumber Co, W G Hay pres, P G Buckel sec, cor Salt and Stewart.
McCormick Hugh J, mach Koehler Bros, bds 101 Walnut.
McCormick Isabelle O, bds 523 S Weadock av.
McCormick James L, clk Second Natl Bank, bds 523 S Weadock av.
McCormick Jessie G, public steno Hotel Vincent, bds 611 S Warren av.
McCormick John, res 427 Wilkins.
McCormick John H, rulemkr Lufkin Rule Co, bds 612 Fordney.
McCormick Julius C, phys 205 Geisler blk, res 611 S Warren av.
McCormick Mary, tailor Mercer & Co, bds 230 N Franklin.

OUR RUGS LAST FOR EVER.
Saginaw Rug Mfg. Co., 409 AMES STREET
BOTH TELS.

FIRE INSURANCE
BOTH PHONES 761
David Swinton
123 South Franklin Street

Schwahn-Khuen Agency,
INSURANCE WRITERS.

McCormick Mary H (wid Mark T), bds 119 N Fayette.
McCormick Maude A (wid Walter J), res 523 S Weadock av.
McCormick Robert J, carrier P O (e s), res 1010 W Genesee av.
McCormick Rose M, milliner V E Boergert, bds 705 Lapeer av .
McCormick Wm J, mach hd, res 705 Lapeer av.
McCosky Amelia, mach hd Lufkin Rule Co, bds 522 Ward.
McCourt Arthur, lab, bds 138 Wipplinger lane.
McCourt Bernard, switchman, bds 812 N 6th av.
McCourt Dennis R, fireman, res 609 Johnson.
McCourt Ellen (wid Bernard), res 807 N 6th av.
McCourt Helen E, stripper Sag Cigar Co, bds 812 N 6th.
McCourt Hugh, res 138 Wipplinger lane.
McCourt Hugh Jr, lab, bds 138 Wipplinger lane.
McCourt James M, timberman, res 1015 S Fayette.
McCourt James R, switchman, res 228 Wisner.
McCourt Jennie, tel opr Mich State Tel Co, bds 812 N 6th av.

Electric Supplies J. GEO. FISCHER **The Oldest**
TELS. VAL. 1174-B, BELL 539 223 S. Washington Av. **and Largest**
BICYCLES AND MOTORCYCLES

McCourt Joseph, hostler, bds 812 N 6th av.
McCourt Lucy L, clk Sag City Gas Co, bds 812 N 6th.
McCourt Margaret, bds 807 N 6th av.
McCourt Patrick, lab, res 812 6th av.
McCourt Rose E, clk Postal Tel-Cable Co, bds 812 N 6th.
McCourt Wm J, switchman, bds 812 N 6th av.
McCowan John R, miner, res 358 S 14th.
McCowan Wm, miner, res 541 S 12th.
McCoy Anna (wid John E), res 16 Schmelzer Apts.
McCoy Cora (wid Frank), res 741 Bundy.
McCoy Edward J, clk Jackson-Church-Wilcox Co, bds 1008 McCoskry.
McCoy James A, removed to Kansas City, Mo.
McCoy Marguerite A, bds 1008 McCoskry.
McCoy Mary E (wid John), res 757 Joslin.
McCoy Mattie, opr Val Tel Co, bds 757 Joslin.
McCoy Timothy H, lieut police dept (e s), res 1008 McCoskry.
McCrary Amelia, tchr, bds 326 Ward.
McCrary Darwin A, blksmith 2013 Genesee av, bds 422 Cornelia.
McCrary George W, res 422 Cornelia.

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McCrea Frank, lab, bds 403 Waller.
McCrea Grant, res 403 Waller.
McCrea James H, cashr The Wickes Boiler Co, res 113 Hayden.
McCready Albert V, bench hd Lufkin Rule Co, res 250 Randolph.
McCready Eugene, foreman, res 315 Thayer.
McCreery Charles, res 208 Eddy.
McCRON WM J, Printer, Linotype Composition, Book Binder, Blank Book Mnfr and Ruler, 212-216 N Franklin, Tels: Mich 473-L, Val 473, res 602 S Warren av, Tels: Mich 1341-J, Val 1053. (See left side lines.)
McCrossen Cecil, bds 402 Wadsworth av.
McCrossen Elmer D, second hd goods 125 S Franklin, res 402 Wadsworth av.
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McCullagh Francis, lab, res 822 S Webster.
McCullagh Frank M, dep sheriff, res 721 Williams.
McCullen Althea, bds 616 N Oakley.
McCullen Anna (wid Joshua), res 1023 Van Buren.
McCullen Emma (wid Norman), res 616 N Oakley.
McCullen Frank, tmstr Kerry Way, res 1003 N Webster
McCullen Kate (wid Wm), housekpr 420 Carlisle.
McCullen Otho, driver Sag Transfer Co, bds 1003 N Webster.
McCulloch James, miner Con Coal Co, res 102 Oakwood
McCullough Mary (wid Nelson J), bds 415 N Washington av.
McCullough Samuel, tailor Heavenrich Bros & Co, res 236 N 11th.
McCullough Wm, tool checker P M R R, res 425 Wilkins.
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McDermard Jeanette, bds 415 Ward.
McDermard John, lab, bds 415 Ward.
McDermid Byron L, dispatcher P M R R, res 1727 N Fayette.
McDermott Edmund, fireman P M R R, res 806 N 3d av.
McDermott Jane (wid James), bds 311 N Porter.
McDevitt Michael, lab, bds 326 S Washington av.
McDonald, see also MacDonald.
McDonald Allan C, turner, res 541 Arthur.
McDonald Allan S, foreman, bds 149 Wright.
McDonald Angus, janitor St Mary's Hospital.
McDonald Angus A, res e s S 15th, 1 s of Cherry.
McDonald Anna (wid Michael), res 208 Schaefer.
McDonald Archibald, student, bds 610 Wayne.
McDonald Archie A, ironer, bds Wm J McDonald.
McDonald Arthur A, tmstr J L Moss, res 1003 Sheridan.
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McDonald Corinne C, steno F A Wilson, bds 505 S Fayette.
McDonald Donald A, farmer, res 1502 Genesee av.
McDonald Donald G (aged 76), died Apr 2, 1912.
McDonald Donald R, clk, bds 1502 Genesee av.
McDonald Dugald A, towel supplies 812 N Hamilton, res same.
McDonald Edward A, fireman, res 1004 N Washington.
McDonald Ernest J, fireman P M R R, bds 1241 S Washington av.
McDonald Eva H, attendant J W McMeekin, bds 312 S Warren av.
McDonald Fannie E Mrs, res 313-315 S Baum.
McDonald Flora F, tel opr Mich State Tel Co, bds 2167 S Fayette.
McDonald Francis J, clk P M R R, bds 719 Sheridan av.
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McDonald James, miner, res 848 Brockway.
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McDonald James E, agt, bds 1502 Genesee av.
McDonald James G, slsmn Symons Bros & Co, res 923 S Warren av.
McDonald James H, carp, res 516 N 8th.
McDonald Jeannette (wid John), res 203 Kirk.
McDonald John, res 2167 S Fayette.
McDonald John, barnman G F Leach, bds Hotel Leach.
McDonald John, clk Standard Oil Co, res 312 S Warren
McDonald John, janitor Salina School, res 522 Thayer.
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McDonald Irene, student, bds 719 Sheridan av.
McDonald Nellie, bds 328 S Water.
McDonald Raymond, clk J A Adams & Son, bds 308 Schaefer.
McDonald Roderick, trav agt C F Adams Co, rms 322 Johnson.
McDonald Roderick F, police, bds 2167 S Fayette.
McDonald Sidney P, driver Otto Peters, res 509 Hanchett.
McDonald Stephen A, lab, res 610 Wayne.
McDonald Theophile, lab, res 1203 McCoskry.
McDonald Theresa E, tchr, bds 610 Wayne.
McDonald Wm, lab, bds 1942 Genesee av.
McDonald Wm J, poundkpr, res houseboat r City Hall.
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McDougald Mamie C, smstrs **THE M W TANNER Co,** bds 152 S 15th.
McDougald Sadie M, smstrs **THE M W TANNER CO,** bds 152 S 15th.
McDougald Walter, messr Bootie Messenger Service, rms 223 Lapeer av.
McDougall Alexander A, upholr, bds 831 N 8th.
McDougall Alexander L, lumber inspr, bds 711 N Granger.
McDougall Angus L, lab water board, bds 514 Hayden.
McDougall Ella V, bkpr, bds 711 N Granger.
McDougall George A, mach Jackson & Church Co, bds 711 N Granger.
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McDougall Margaret (wid Lachlan), bds 831 N 8th.
McDougall Mauvie, bds 509 Burt.
McDougall Rhea M, clk U S Health and Accident Ins Co, bds 509 Burt.
McDougall Sandy, dept mngr Heavenrich Bros & Co, res 514 Hayden.
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McDowell Joseph V, baker 134 N Jefferson av, res 1112 S Washington av.
McDuffee Ray, electrn, res 1912 Genesee av.
McEachron Cora E, tchr Central School, bds 1214 Genesee av.
McEachron C Ralph, clk U S Health and Accident Ins Co, res 1214 Genesee av.
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McEntee Frances B, artist 524 N Washington av, res same.
McEwen Floyd, fireman P M R R, res 629 N 2d av.
McEwen Howard, brakeman P M R R, rms 634 N 2d av.
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McFadden Lawrence J, clk Sag Val Drug Co, bds 131 Emily.
McFadden Margaret, clk Mich State Tel Co, bds 131 Emily.
McFadden Zoe K Mrs, smstrs Barie's, res 131 Emily.
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McFay Stella Mrs, res 326 S Baum.
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McGaffigan Daniel R, towerman, res 903 N 6th.
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McGaffigan John H, toolkpr P M R R, bds 903 N 6th av
McGarrity Elizabeth, rulemkr Lufkin Rule Co, bds 2929 S Washington av.
McGarrity George B, miner, res 2929 S Washington av.
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McGeatchy James, farmer, bds 2426 S Michigan av.
McGeatchy Henry, engr, res 202 Nimons.
McGee A Ligouri, trav agt Lee & Cady, res 633 S Warren av.
McGee Donald R, bds 429 S Jefferson av.
McGee Frank E, brakeman P M R R, res 612 Kirk.
McGee Ray, miner, res 903 Cleveland.
McGee Samuel Jr, bds 429 S Jefferson av.
McGee Samuel B, sales mngr Lufkin Rule Co, res 429 S Jefferson av.
McGihon Delbert, brakeman, res 676 N 4th av.
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McGinnis Martin J, boilermkr, res 715 Fitzhugh.
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McGinnis Sarah, domestic, 702 S Weadock av.
McGinnis Wm M, mngr Natl Biscuit Co, bds 304 N Warren av.
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McGlaughlin Loren, lab, bds 813 Carrollton, Carrollton.
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McGonigal Thomas, painter, res 713 N 6th av.
McGovern Margaret, waiter, rms 1301 Congress av.
McGovern Mary J, nurse St Mary's Hospital, bds 718 Congress av.
McGovern Patrick, lab, res 718 Congress av.
McGovern Peter, propr Mich Loan Co, res 1631 N Michigan av.
McGowan, see also MacGowan.
McGowan Thomas, fireman High School (e s), res 225 Spruce.
McGrath Anna, nurse 201 Howard, bds same.
McGrath A Ethel, steno U S Health and Accident Ins Co, bds 118 N Park av.
McGrath Dennis, lab, res 718 N Mason.
McGrath Harry J, collr, res 805 N Webster.
McGrath Helen, nurse 744 Hoyt av, bds same.
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McGraw John, yardmaster, res 629 N 5th av.
McGraw Marcus J, fireman P M R R, bds 629 N 5th av.
McGraw Marjorie B, steno P M R R, bds 629 N 5th av.
McGregor, see also MacGregor.
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McGregor John R, foreman Jackson & Church Co, bds 1121 Lyon.
McGregor Robert, phys 201 Wiechmann bldg, res same.
McGregor Wm B, trav agt, res 1115 S Jefferson av.
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McGrory James, res 621 N 7th.
McGrory John J, engr P M R R, res 519 Wadsworth av.
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McGuire James D, brakeman P M R R, res 316 N 3d av.
McGuire James G, lab, res 540 S 14th.
McGuire John S, painter, res 814 Davenport av.
McGuire Sarah, maid 1022 S Jefferson av.
McHenry Wm J, trav agt, res 3, 128 N Jefferson av.
McHerd Norris W, awningmkr, res 509 Benjamin.
McHugh Anne K, tchr Potter School, bds 1829 Genesee.
McHugh A Florence, clk, bds 703 State.
McHugh Isma F, tchr Washington School, 1829 Genesee av.
McHugh Josephine F, clk Sag City Gas Co, bds 703 State.

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McHugh Margaret J, tel opr Symons Bros & Co, bds 703 State.
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McHugh Michael T, clk Am Exp Co, bds 703 State.
McHugh Minnie G Mrs, bds 222 Emerson.
McHugh Mollie C, steno U S Graphite Co, bds 1829 Genesee av.
McHugh Thomas F, drayman 703 State, res same.
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McIlvain Frank M, painter Helmuth Klein, res 817 Jackson.
McIwain Frank P, painter, res 2214 S Fayette.
McIvane Lettie, nurse 117 S Webster, bds same.
McInerney Arthur O, propr European House, res 1521 S Michigan av.
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McInnes Thomas, fireman P M R R, res 820 N 5th av.
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McIntosh Myrtle, tel opr Mich State Tel Co, bds 680 N 3d av.
McIntosh Roderick, carp, res 1011 Cleveland.
McIntosh Stephen, janitor St Vincents Orphans' Home.
McIntyre Alexander, metalwkr Allington & Curtis Mnfg Co, res 1317 S Warren av.
McIntyre Amos W, clk D A King & Son, res 637 River.
McIntyre Andrew, lab, res 2023 Janes av (B V.)
McIntyre Angus R (McIntyre & Daignault), res 312 N Granger.
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McIntyre Edward R, mach, res 1304 N Fayette.
McIntyre Guy E, barber C E Lown, res 714 Annesly.
McIntyre Ida M, milliner Rich & Co, bds 127 N Park av
McIntyre James, mason, res 127 N Park av.
McIntyre Lillian, bds 2023 Janes av (B V).
McIntyre Myrtle D, student Bliss-Alger Business College, bds 1317 S Warren av.
McINTYRE PRINTING CO, F D Jackson Mngr, Job Printing, 211 Germania av, Mich Tel 272.
McIntyre Waldo A, trav agt, res 1007 S Warren av.
McIntyre Wesley D, clk, res 215 Merrill.
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McKay Minnie (wid Walter B), laundress M E I B, res 1702 Union av.
McKay Rosa Mrs, res n w cor Maplewood av and Hiland.
McKay Wm J, mach P M R R, res 910 Fitzhugh.
McKeage James, motorman, res 340 Stone.
McKeage Jennie M, tel opr Wickes Bros, bds 801 Barnard.
McKee Newton, cooper Malcolm & Brown, res 1327 N 10th.
McKee Roy, miner, bds 211 N Woodbridge.
McKee Walter H, miner, res 211 N Woodbridge.
McKee Wm, miner, res 742 Burnham.
McKellar Arthur P, bkpr H W Carr Co, bds 421 Holland av.

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McKenna Charles F, carp, res 175 Green.
McKenna Francis T, farmer, res e s Genesee av, 2 n of Tatham.
McKenna Hugh, miner, res 1610 S Webster.
McKenna Hugh Jr, miner, res 112 Greenwich.
McKenna Lena, shademkr, bds 1610 S Webster.
McKenna Wm E, lab, res 515 Elm.
McKenna Wm H, lumberman Strable Mnfg Co, res 426 S 6th av.
McKenzie Alexander J, photogr, res 712 Mackinaw.
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McKenzie Mary Mrs, dressmkr 719 N 6th av, res same.
McKenzie Mary L, mach opr Bernahrd Co, bds 712 Mackinaw.
McKenzie Paul, switchman, bds 719 N 6th av.
McKenzie Samuel, res 119 N Bates.
McKenzie Verna, bds 712 Mackinaw.
McKenzie Wm C, student, bds 334 Brown.
McKerracher Burt J, mach hd Strable Mnfg Co, res 1034 Sheridan av.
McKerracher Josephine (wid John), bds 1034 Sheridan.
McKibben John W, carp, bds 132 N 9th.
McKinney, see also McKenna.
McKinney Alexander R, phys 304 Wiechmann bldg, res 311 Howard.
McKinney Alice, student, bds 411 Ward.
McKinney Amanda (wid John I), res 310 Williamson.
McKinney Anna (wid Joseph), res 411 Ward.
McKinney Charles, miner, res 623 Perry.
McKinney Edward W, res Everett House.

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McKinney Georgia, bds 721 N 7th.
McKinney James, glasswkr, res 416 King.
McKinney Joseph (aged 50), died Feb 6, 1912.
McKinney Marion E, tchr, bds 311 Howard.
McKinney Mary M, steno Jackson & Church Co, bds 411 Ward.
McKinney Robert, lumber, res 311 Howard.
McKinney Walter C, propr Everett House, res same, Mich tel 1953.
McKinnon, see also Mackinnon.
McKinnon Daniel G, motorman, res 411 Clark.
McKinnon Lyda A, tchr Bliss School, bds 822 Ames.
McKinnon Mary, steno U S Health and Accident Ins Co, bds 735 N 6th av.
McKinnon Sarah J (wid Duncan), res 822 Ames.
McKinstry Mary E (wid Philip), res 211 N Jefferson av.
McKinzey Paul, clk Killinger Bros, rms 424 Potter.
McKittrick Anne E, steno, bds 706 Sheridan av.
McKittrick James J, student, bds 706 Sheridan av.
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McKittrick Mary C, steno Erd Motor Co, bds 706 Sheridan av.
McKittrick Thomas J, trav agt C F Adams Co, res 706 Sheridan av.
McKnight John G, horseshoer 309-311 N Franklin, res 436 N 3d av.
McKnight Robert J, trav agt, res 513 Sheridan av.
McLachlan Archibald C, removed to Atlanta, Ga.
McLaren Agnes E, bds 902 N 4th av.
McLaren Daniel W, stripper, res 902 N 4th av.
McLaren Rosella (wid Joseph), bds 138 S 11th.
McLarty Edward B (Gluck & McLarty), res 719 Lapeer av.
McLaughlin, see also Laughlin.
McLaughlin Alice (wid Martin), res 719 N 6th av.
McLaughlin Cephus, packer Sag Table & Cabinet Co, bds 821 S Fayette.
McLaughlin Emery, prin Stone School, rms 1733 N Michigan av.
McLaughlin James E, tanner, res 421 Wisner.

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McLaughlin John E, res 219 Sheridan av.
McLaughlin Joseph E, lab, res 121 N 15th.
McLaughlin Julia (wid Eli), res 1401 Germania av.
McLaughlin Martin, mach, res 513 Farwell.
McLaughlin Mary A, steno, bds 513 Farwell.
McLaughlin Matthew, chauffeur, bds 719 N 6th av.
McLaughlin Monica R, student, bds 513 Farwell.
McLaughlin Patrick J, foreman, res 211 Farwell.
McLaughlin Thomas, trav agt, res 219 Sheridan av.
McLaughlin Wm L, clk, bds 513 Farwell.
McLean, see also MacLean.
McLean Alice A, bkpr Sag Pub Co, bds 632 Catherine.
McLean Ann, bds 902 N 2d av.
McLean Arnold H, bds 632 Catherine.
McLean Arthur J, cashr, bds 902 N 2d av.
McLean Beatrice, student, bds 632 Catherine.
McLean Bernice C (wid Allen C), res 932 S Washington.
McLean Bernice, steno Mich Creamery Co, bds 932 S Washington av.
McLean Block, 413 Genesee av.
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McLean Dorcas M, student, bds 632 Catherine.
McLean Edward A, mach opr Natl Engineering Co, res 1413 S Michigan av.
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McLean Hector D, blksmith Wm B Mershon & Co, res 313 Crapo.
McLean Hugh, res 902 N 2d av.
McLean Isabella A (wid Duncan), bds 825 S Weadock.
McLean James H, painter, res 313 Crapo.
McLean Jean C, clk Mich Creamery Co, bds 932 S Washington av.

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McLean Margaret, domestic 425 S Weadock av.
McLean Mary E, bkpr Mich State Tel Co, bds 902 N 2d.
McLean Maude M, steno J D Mershon Lumber Co, bds 902 N 2d av.
McLean Peter, patternmkr Sommers Bros' Match Co, res 632 Catherine.
McLean Richard S, hlpr Sag Semi-Steel & Iron Foundry Co, bds 1601 Clinton.
McLean Robert, clk, bds 1601 Clinton.
McLean Samuel, grocer 822 Gratiot av, res same.
McLean Stewart, bds 1601 Clinton.
McLean Wm Jr, clk Symons Bros & Co, res 119 S Oakley.
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McLellan Mary (wid Duncan), res 2121 N Fayette.
McLellan Maud, bds 2121 N Fayete.
McLellan Melbourne B, cashr Sag Mnfg Co, res 408 N Webster.
McLeod Angus, capt House House No 6, res 522 Owen.
McLeod Bruce P, bds 400 Grant.
McLeod Charles, blksmith, res 822 N Washington av.
McLeod Charles A, clk P M R R, bds 522 Owen.
McLeod David J, trav agt, res 813 N Fayette.
McLeod Edna E, student, bds 1824 N Bond.
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McLeod Ruth A, tapemkr Lufkin Rule Co, bds 400 Grant
McLeod S Edith, bkpr C E White, bds 522 Owen.
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McMahon, see MacMann.
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McMillan Agnes, nurse St Mary's Hospital.
McMillan Alva H, bds 1513 Vermont.
McMillan Bessie (wid Isaac), res 1120 Throop.
McMillan Charles L, assembler Argo Electric Vehicle Co res 922 Cass.
McMillan Charles P, sawyer, res 105 Lewis.
McMillan Eleanor (wid Wm), bds 1314 S Hamilton.
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McMillan Richard S, lab, res 1513 Vermont.
McMillan Wesley, tmstr D Hardin Co, res 218 Perry.
McMillan Wm R, metalwkr Saginaw Sheet Metal Works res 121 Durand.
McMoneagle Alexander, lab, res 210 Dearborn.
McMullen Andrew, lab, bds 1202 N Woodbridge.
McMullen Daniel, watchman, bds 1426 State.
McMullen Edward V, lab, bds 1406 Remington.
McMullen Elmer V, leatherwkr Lufkin Rule Co, bds 1406 Remington.
McMullen E George, lab, bds 1202 N Woodbridge.
McMullen Fred, yardman Ripslinger Bros, res 413 Cronk
McMullen George, lab, bds 737 N 3d av.
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McNally Ephraim J, capt Hose Co No 1, res 621 Kirk.
McNally Hilton E, capt Fire Station No 3, res 1509 Genesee av.
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McNicholl George, fireman, res 1028 N 8th.
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McVety Francis J, carp, bds 1121 S 4th av.
McVety Robert, carp, res 1121 S 4th av.
McWhorter John H, brakeman, res 511 Kirk.
McWhorter Thomas R, lab, res 1108 N 6th av.
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McWilliams George M, bds 310 Thurber.
McWilliams Imogene M (wid Archibald), res 720 Miller
McWilliams Josiah, lab, res w s Lynnwood av, 1 n of Gallagher.
McWilliams Thomas J, carp, res 310 Thurber.
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MacDonald Sara (wid Malcolm), res 509 Fordney.
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MacGowan Olive, bds 610 N Washington av.
MacGowan T Robert, clk, bds 610 N Washington av.
MacGregor, see McGregor.
MacGregory Philander S, police, res 1045 Holland av.
Machowich Lizzie, pkr Sommers Bros' Match Co, bds 726 S 13th.
Maciejewski Casimir, section hd, res w s N 16th, 3 s of Fuller (B V).
Maciejewski John, miner, res s s Annesly, 4 w of S 16th.
Macikiewicz Malanche, inspr Lufkin Rule Co, bds 1301 Hess av.
Macikiewicz Sophia, bds 1301 Hess av.
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Mack Bernhard, ydman Sag Coal Co, res 247 Cornelia.
Mack Charles, mach hd, rms 502 N 2d av.
Mack Frederick (aged 67), died Apr 8, 1912.
Mack George, mach hd, bds 121 S Mason.
Mack Henry, cooper, bds 217 S Woodbridge.
Mack Jeremiah, fisherman, res 449 Holmes.
Mack Joseph, lab, res 300 Sherman.
Mack Kate (wid Lawrence), res 217 S Woodbridge.
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Mack Mary (wid Frederick), res 121 S Mason.
Mack Pauline A (Bates & Mack), res 218 N Harrison.
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Macklem Harry B, carp, bds 1659 S Weadock av.
Macksey Johanna (wid Thomas), bds 609 Carlisle.
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MacLean, see also McLain and McLean.
MacLean J Neil, phys 621 N Warren av, res same.
MacLewis Wilber, lab, bds 700 N 3d av.
MacMahon Thomas J, ins agt, res 108 Morris.
MacMann Elmore, trav agt Saginaw Woodenware Co, res 1015 Mackinaw.
MacMartin Grace C, clk H P Hamilton, bds 406 Kirk.
Macomber, see also McOmber.
Macomber Bertrand O, clk, res 315 Simoneau.
MACOMBER CLIFFORD C, Circuit Court Reporter, Notary Public, Dealer in Typewriters and Edison Business Phonographs, Also Imitation Typewritten Letters, 502 Bearinger Bldg, Tels: Mich 121, Val 76, res 534 S Weadock av, Mich Tel 468. (See right top lines.)

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Macomber Carl E, draftsman Cowles & Mutscheller, bds 655 S Warren av.
Macomber Edna E, clk Sag City Gas Co, bds 315 Simoneau.
Macomber Leslie E, meter repr, res 807 Stone.
MACOMBER MANUSCRIPT HOLDER AND LINE Indicator, C C Macomber Propr, 502 Bearinger Bldg, Tels: Mich 121, Val 76. (See right top lines.)
MACOMBER MYRON H, Circuit Court Reporter, Notary Public, 503 Eddy Bldg, Mich Tel 192-L, Court House, Val Tel 3230, res 655 S Warren av, Mich Tel 436.
Macomber Nora M, bds 311 Williamson.
Macomber Wm U G, foreman Saginaw Mnfg Co, res 311 Williamson.
Macomber and Cummings Concert and Lecture Bureau (Myron H Macomber, John G Cummings), 503 Eddy bldg.
Macpherson, see also McPherson.
Maspherson C Rust, student, bds 207 S Harrison.
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Macqueen Emily E (wid Hugh), res 1232 N Michigan.
Macqueen Ethel M, bkpr B Geer & Son, bds 1232 N Michigan av.
MacRae, see also McCrea and McRae.
MacRae, see McCrea and McRae.
Maczynski Alex, lab, bds Joseph Maczynski.
Maczynski Joseph, lab, res n s Annesly, 8 e of S 15th.
Madaras Angela, domestic 1617 S Washington av.
Madden Elizabeth I, bds 601 S Weadock av.
Madden Isabell M (wid Michael), res 601 S Weadock av
Madden Margaret (wid John), bds 216 N Granger.
Madden Raymond J, slsmn Callam Mills, bds 601 S Weadock av.
MADDEN THOMAS D, Furniture and Rugs, 412-414 Hancock, Val Tel 3074-B, res 1100 Gratiot av, Val Tel 3018-B.
Madden Wm E, bds 601 S Weadock av.
Maddigan Elizabeth K, clk Seitner Bros, bds 825 Genesee av.

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Mader, see also Maeder.
Mader Barbara (wid Joseph), res 517 N 12th.
Mader Frank B, gasfitter, bds 517 N 12th.
Mader John F, miner, res 136 Maine.
Mader Marie A, dressmkr 311 Kirby bldg, bds 517 N 12th.
Madigan Emma L, bds 1612 N Michigan av.
Madigan Hasell H, dentist 307 Wiechmann bldg, res 535 N Jefferson av.
Madigan Katherine, polisher Central Cut Glass Co, bds 824 N 6th av.
Madigan Michael W, genl foreman Wickes Bros, res 535 N Jefferson av.
Madigan Nellie, smstrs Seitner Bros, res 824 N 6th av.
Madill Agnes Mrs, res 627 N Hamilton.
Madill John W, collr, bds 527 N Hamilton.
Madison Jerry, broommkr M E I B.
Maeder, see also Mader.
Maeder Frederick, res 1872 Madison.
Maeder Frederick R, clk Paul Krause Clothing Co, bds 1872 Madison.

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Maeder Rudolph, lab, bds 1872 Madison.
Maerz, see also Mertz and Merz.
Maerz Joseph, barber Bancroft House, res 1114 Germania av.
Magee Margaret A (wid Wm), bds 1024 Emerick.
Magill, see McGill.
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Maguire, see McGuire.
Mahaffey Garrett R, motorman, res 1507 W Genesee av.
Mahaney Anora, res 710 S Warren av.
Mahaney Catherine I, res 711 Emerson.
Mahany Magdalen, domestic 1229 Genesee av.
Mahar Bridget J (wid John), res 721 Meredith.
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Maher Thomas F (Maher Bros), bds 643 Douglas.
Maher Walter M (Maher Bros), bds 643 Douglas.
Maher Wm, plasterer, rms 313 Lapeer av.
Maher Wm D, mach hd, bds 301 Wayne.
Maherek Frank, lab, bds 636 S 14th.
Maherek Victoria (wid Jacob), res 636 S 14th.
Mahn, see also Mann.
Mahn Barbara (wid Herman), bds 610 N 8th.
Mahncke Andrew, metal polisher Lufkin Rule Co, bds 913 Webber.
Mahncke Mina Mrs, smstrs Seitner Bros, res 127 Wilkins.
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Maholski Stella, bds 229 S 13th.
Mahoney, see also Mahaney.
Mahoney Gertrude, bds 301 S Warren av.
Mahoney James, foreman, res 915 Carroll.
Mahoney Jeremiah K, timekpr, res 615 Miller.
Mahoney John, res 1808 S Michigan av.
Mahoney John, lab Saginaw Milling Co, res 331 Stone.
Mahoney Judd K, timekpr Jackson & Church Co, res 615 Miller.
Mahoney Mary Mrs, res 915 Carroll.
Mahoney Thomas, condr, bds 403 Elinor av.
Mahrt Wm C, chief clk, res 917 Johnson.
Mahru Abraham D, res 614 Burt.
Maier, see also Maher, Meier, Meyer and Myer.
Maier Andreas C, furniture finisher, res 621 N Andre.
Maier Andrew, hlpr Jackson-Church-Wilcox Co, bds Franklin House.
Maier Benedict J, police, bds 131 Barnard.
Maier Frank X, cabtmkr, res 340 Bay.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Maier Frederick W, teas 710 Genesee av, rms 510 Lapeer av.
Maier George, lab, res 710 Burnham.
Maier George, lab, bds 711 Pleasant.
Maier George H (Fenton-Maier Co), sec-treas Spangler, Davis & Co, res 914 Hoyt av.
Maier Georgia A, student, bds 1416 Genesee av.
Maier Joseph, warehouseman Standard Oil Co, res 516 N 9th.
Maier Lena E, maid 930 S Jefferson av.
MAIER LIBERATUS, Contractor and Mnfr of Special Furniture, 813-815 N Niagara, Val Tel 3339-A, res 131 Barnard.
Maier Mabel M, bds 1416 Genesee av.
Maier Matilda (wid Wm G), res 1314 Genesee av.
Maier Otto C, finisher Liberatus Maier, bds 131 Barnard.
Maier Thomas, auditor, bds 303 S Weadock av.
Maier Wm C, clk C J Moll, res 1416 Genesee av.
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Major Peter M, collarmkr Morley Bros, res 330 Schaefer
Makarewicz Benjamin, lab, res s s Perkins, 1 w of 16th.
Makowski Walenty, miner, res 1215 Hess av.
Makowsky Amelia, bds 522 Ward.
Makowsky John, bartndr, res 522 Ward.
Makowsky Martha, bds 522 Ward.
Maksymowicz John, lab, res 750 Gallagher.
Maksymowicz Stanley, cooper, res n e cor Hess and S Jefferson avs.
Malbone Frank M, trav agt, res 421 N 4th av.
Malcolm Addie S (wid Warren), res 315 Cornelia..
Malcolm Annie T, bds 615 N Webster.
Malcolm Catherine, bds 1512 N Michigan av.
Malcolm James H (Malcolm & Brown), sec Sag Ice & Coal Co, res 1512 N Michigan av.
Malcolm Jeannie R, bds 615 N Webster.
Malcolm John, supt, res 616 N Webster.

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Malcomson Martha P (wid John), bds 208 Mott.
Malecki Jacob, cabtmkr Feige Desk Co, res n w cor Walnut and S 15th.
Malecki Mary M, bds Joseph Malecki.
Maleski John, cooper, bds Arthur R Miller, Carrollton.
Malewaiko Michael, lab, res 615 Morris.
Malinowski Anthony, lab, bds 626 S 14th.
Malinowski John, lab, bds Michael Malinowski.
Malinowski Michael, lab, res s w cor S Jefferson av and Randolph.
Malinowski Nicholas, lab, bds Michael Malinowski.
Malinowski Wladislaw, lab, bds Michael Malinowski.
Mallack Anthony, tinner Alex Jacobi, res 1321 Cherry.
Mallack Gertrude, bds 508 Macauley.
Mallack Joseph, lab, res 508 Macauley.
Mallack Joseph Jr, lab, bds 508 Macauley.
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Mallak Julius, sheetmetalwkr Sag Sheet Metal Wks, bds 726 N Charles.
Mallak Theresa, mach opr Sag Silk Garment Co, bds 726 N Charles.
Mallak Thomas G, air inspr P M R R, res 502 S 13th.
Mallak Wm, carp, bds 726 N Charles.
Mallery Amos, lab, res 839 Douglas.
Mallette Carlton, brakeman, bds 832 N 5th av.
Mallette Charles, lab, bds 2103 N Bond.
Mallette Leda M, mach opr Sag Silk Garment Co, bds 2103 N Bond.
Mallette Olive, finisher, bds 2103 N Bond.
Mallette Peter, lab, bds 816 N 5th av.
Malley Etta Mrs, grocer 1107 S Weadock av, res same,
Malley Frank, inspr Farmers' Handy Wagon Co, bds 1107 S Weadock av.
Malley Sidney, miner, res 1107 S Weadock av.
MALLOCH GEORGE H, Supt Bliss & Van Auken, res 612 Dearborn, Mich Tel 3349-J.

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Malloy Patrick, student, bds 1022 S Wabster.
Malloy Philip J, lumber inspr, res 1022 S Webster.
Malloy Theresa, student, bds 1022 S Webster.
Malone, see also Morlone.
Malone Annabelle, tchr, bds 1114 S Fayette.
Malone Arthur C, trav agt, res 647 S 5th av.
Malone Raymond, student, bds 223 S Porter.
Maloney, see also Moloney and Moloughney.
Maloney Cecelia E, clk Sag City Gas Co, bds 319 Howard.
Maloney Michael J, rms 117 N Weadock av.
Malt Sarah E, bkpr J F Lucas & Co, bds 315 Simoneau.
Malt Solomon C, livery 421 S Hamilton, res same.
Maltby Frank O, stockkpr, res 310 S 6th av.
Malzahn Carl, lab, res s s Beach, 2 w of S Charles.
Malzahn Carl J, res 1620 Cass.
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Manchester Charles, condr, bds 231 Ward.
Manchester Elmer W, lab, rms 419 N Washington av.
Manda Blanche (wid Harry W), res 2035 Clinton.
Manda Elizabeth, waiter **THE M W TANNER CO,** bds 2035 Clinton.
Manda Lyle, lab Saginaw Wood Products Co, bds 2035 Clinton.
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Maney Joseph, lab, bds 326 S Washington av.
Mang Adam, lab, bds 820 Cherry.
Mangold Martin, upholr 221 Janes av, res same.
Mangutz Michael, lab, res 463 Stanley.
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Mania Joseph, lab, res n s Hosmer, 1 e of S 16th.

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Manley Frederick S, condr P M R R, res 334 N 6th av.
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Manley Mattie (wid Thaddeus H), furnished rooms 434 N Franklin.
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Mann, see also Mahn.
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Mann George W, bds 523 Norman.
Mann Harlow S, dentist 112 N Franklin, res same.
Mann Lee, coachman 1005 Genesee av.
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Mannerow Lulu, music tchr 614 N 4th av. bds same.
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Manning John, fireman, bds 602 N 3d av.
Mannion John J, chauffeur Frederick Carlisle, res 419 N Washington av.
Mannion Martin S, chauffeur, res 301 N Webster.
Mantel Elizabeth, housekpr 303 N Washington av.
Mantell Anthony, glasswkr, res 710 Ring.
Mantell Sawyer, lab, bds 710 Ring.
Manuel Jordan, lab, bds Daniel Hartwell (B V).
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Manwell James C, lab, res 323 Greenwich.
Manwell John A, deputy city clerk, res 815 Williams.
Mapes Lawrence J, riveter P M R R, bds 529 Astor.
Mapley Ulyses G, driver Schwartz Bros, res 422 N 5th.
Maquet Louis, miner, res 422 S Carolina.
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Marawske Clara C, candymkr Val Sweets Co, bds 1983 Madison.

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Marble L Gertrude, tel opr Sag Coal Co, bds 1001 Union.
Marble Ray M, bkpr Morley Bros, bds 1001 Union av.
March, see Marsh.
Marcicotte Leon, grocer 417 Jeffers, res same.
Marcotte Edna, tel opr Mich State Tel Co, bds 619 Lewis.
Marcotte Edward, mach, bds 619 Lewis.
Marcotte Estelle S, bkbndr Seemann & Peters, bds 619 Lewis.
Marcotte Peter C, millwright, res 619 Lewis.
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Marcoux Frank, lab, res 2603 S Jefferson av.
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Mardon Alfred F, carp, res 302 Linton.
Mardon Thomas W, cabtmkr, res 1018 Germania av.
Margies August W, janitor Lufkin Rule Co, res 326 Grant.
Margies Irene, woodwkr Lufkin Rule Co, bds 326 Grant.
Margis Frieda, clk O D Gilbert, rms 111½ Germania av.
Margraf Christian, lab, res 725 N Harrison.
Marienthal Alfred H, mach J P Beck, bds 723 Webber.
Marienthal Carl, coachman, res 723 Webber.
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Markey Joseph, miner, res 519 Wayne.
Markey Joseph J, miner, bds 519 Wayne.
Markey Julia, milliner M E O'Neill, bds 519 Wayne.
Markey Mary, student, bds 519 Wayne.
Markey Peter P, miner, res 1218 S Hamilton.
Markey Philip, mach hd, bds 519 Wayne.
Markey Wm, miner, bds 519 Wayne.
Markey Wm T, lumber, res 634 S Warren av.
Markiewicz Henry, mach hd, bds 319 Lowell.

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Markraft Christ, cook, res 11136 Owen.
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Marks Charles, removed to Detroit, Mich.
Marks Charles D, mach Werner & Pfleiderer Co, res 2011 Janes av.
Marks Frederick M, mngr A T Ferrell & Co, res 915 S Michigan av.
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Marks Helen M, clk Barie's, bds 425 N Weadock av.
Marks Joseph, mngr Sag Cigar Co, res 200 N 5th av.
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Marks Mary (wid James), bds 517 Cronk av.
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Marlatt Olive, packer Val Sweets Co, bds 2103 N Bond.
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Marot Louis, lab, res 312 S Charles.
Marquart Mary L (wid George), res 729 Joslin.
Marr Cecil K, electrn, bds 1101 Union av.
Marr Conrad, clk Symons Bros & Co, res 225 S 11th.
Marr George E, grocer 1101 Union av and 501 Hanchett, res 1101 Union av.
Marr John, clk Symons Bros & Co, res Zilwaukee, Mich.
Marr Russell, driver G E Marr, bds 1101 Union av.
Marriott Albert G, mngr Washburn-Crosby Co, res 519 Catherine.
Mars Anna, bds 1347 Atwater.
Mars Beatrice G, tchr, bds 1635 S Warren av.
Mars Colonel E, lab, res 1635 S Warren av.
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Mars Marvin, gatetndr, res 1347 Atwater.
Mars Nellie M, rulemkr Lufkin Rule Co, bds 1347 Atwater.
Marsch Herman, mach, res 175 Harrison, Carrollton.
Marschke August, res s s Lapeer av, 2 e of P M R R.
Marseilles Anthony, chef, res 437 Ketcham.
Marsh Adelaide A Mrs, manicure Hotel Vincent, rms 119 Lapeer av.
Marsh Mary (wid Edward W), res 1317 Cleveland.
Marsh Mary, bds 311 Florence.
Marsh Wm A, grocer 600 S Porter, res same.
Marsh Wm C, engr, res 311 Florence.
Marsh Wm H, student, bds 600 S Porter.
Marshall Charles L, trav agt, res 233 S Weadock av.
Marshall Charles W, agency mngr Equitable Life Assurance Society, bds 632 Thompson.
Marshall David H, lab, res 126 Cornelia.
Marshall Eliza (wid Matthew), res 1127 S Warren av.

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Marshall Elizabeth Mrs, clk Barie's, bds 1025 N 7th.
Marshall Ernest, lab, bds 217 N Water.
Marshall Eva Mrs, steno C W & L Kuehl, res 233 S Weadock av.
Marshall Frank, bds 2717 N Michigan av, Carrollton.
Marshall Frank C, lab, bds 126 Cornelia.
Marshall Frank C, slsmn G Wm Stolz, bds 311 S 6th av.
Marshall Gladys E, tchr Longfellow School, bds 1127 S Warren av.
Marshall Gyrth D, clk Sag Medicine Co, bds 1129 S Warren av.
Marshall Harold J, musician, bds 1127 S Warren av.
Marshall Isaac L, foreman Wickes Boiler Co, bds 123 Carroll.
Marshall James A, electrn, res 1115 S Franklin.
Marshall John J, mngr, res 1104 N Bond.
Marshall John O, mach appr, bds 416 Douglas.
Marshall John T, lab Louis Sachse, res 148 Cornelia.
Marshall John W, trav agt, res 205 Gage.
Marshall Joseph, lab, res 416 Douglas.
Marshall Laura M, tel opr Mich State Tel Co, bds 1115 S Franklin.

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Marshall L Marguerite, music tchr 513 N 4th av, bds same.
Marshall Mabel, chief opr Val Tel Co, bds 1124 Germania av.
Marshall Martha V, steno Sag Daily News, bds 416 Douglas.
Marshall Matthew (aged 54), died June 10, 1912.
Marshall Maud, clk Barie's, res Bay City, Mich.
Marshall Nellie, res 328 S Water.
Marshall Richard S, condr, res 513 N 4th av.
Marshall S Jean, steno, bds 1127 S Warren av.
Marshall Victoria P, candymkr Valley Sweets Co, bds 416 Douglas.
Marshall Walter L, clk M C Murray, bds 1124 Germania
Marshall Wm R, carp 706 Owen, res same.
Marske Alma E, tel opr, bds 451 S 5th av.
Marske Carl J, carp, res 451 S 5th av.
Marske Hattie H, dressmkr, bds 451 S 5th av.
Marske Mabel M, tel opr, bds 451 S 5th av.
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Marskey Mary M (wid Charles F), res 822 Hoyt av.
Marskey Myrtle, student, bds 1322 Janes av.
Marszlak John, mach, res e s S 15th, 1 n of Perkins.
Martell Aginaw J, mach P M R R, res 701 N 4th av.
Martell Charles H, blksmith, res 123 Atwater.
Martell Eleanor L, bds 123 Atwater.
Martell Ulrich J, bds 123 Atwater.
Martell Wilfred E, sheetmetalwkr Allington & Curtis Mnfg Co, bds 123 Atwater.
Martens Arno J, electrn, bds 2432 N Michigan av.
Martens Charles, lab, res 502 Shattuckville rd, Carrollton
Martens Henry E, foreman, res 2432 N Michigan av.
Martens Herman, lab, bds 502 Shattuckville rd.
Martens Ida, bds 502 Shattuckville rd, Carrollton.
Martens Otto, lab, bds 502 Shattuckville rd, Carrollton.
Marthy Jack, nurse 744 Hoyt av, bds same.
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Martin Addie M Mrs, clk Mrs M A Dietrich, bds 112 S 5th av.
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Martin Emma J (wid Jira S), res 814 Adams.
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Martin Henry, foreman Sag Table & Cabinet Co, bds 2432 N Michigan av.
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Meader Wm H, grocer 230-232 N Warren av, res 344 S 6th av.
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Meakin Henrietta C, clk The Gately Co, bds 1312 Carlisle.
Meakin James, res 700 N 8th.
Meakin Sidney, clk U S Graphite Co, bds 115 N 7th.
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Medcraft Ella, bds 217 N Baum.
Medler Ella Mrs, clk Wm Wiechmann, bds 550 S 10th.
Medler Henry J, switchman, res 610 S 11th.
Medler Jesse, porter, rms 509 Lapeer av.
Medler Jesse F, tug capt, bds 128 S Water.
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Meehleder Fred, tmstr Sag Beef Co, res 311 N Andre.
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Meehleder Henry G, mach, res 312 N Andre.
Meehleder Katherine (wid Wm L), res 1514 Ames.
Meehleder Mary, bds 1514 Ames.
Meehleder Nettie P, bds 1514 Ames.
Meehleder Wm J (aged 37), died Sept 25, 1912.
Meeker Jennie M, copyist Sag Abstract Co, res 725 Howard.
Meeker Mabel A, bkpr Wm C Wiechmann, res 725 Howard.
Meeks Barbara (wid John), res s s Harold, 1 w of Genesee av.
Meeks Charles T (Petre & Meeks), res 426 S 9th.
Meeks John (aged 72), died July 17, 1912.
Mees Edward, bottler John Stafford, res 1046 S 4th av.
Mehalska Frank, lab, res 1520 S Fayette.
Mehl Martha H, steno Saginaw Wood Products Co, bds 1407 Carroll.
Meibeyer Carl F, student, bds 221 Howard.
Meibeyer Charles H, paperhanger 221 Howard, res same
Meibeyer Edwin H, student, bds 221 Howard.
Meier, see also Maher, Maier, Meyer and Myer.
Meier Barbara (wid Jacob), bds 337 S 7th.

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Meier Edward, mach Jackson & Church Co, res 622 S Woodbridge.
Meier Frank J, clk P O (e s), bds 337 S 7th.
Meier Henry, real estate 1402 Lyon, res same.
Meinhold Charles W, molder Mitts & Merrill, res 2322 S Hamilton.
Meinhold Lena, housekpr 1209 S Michigan av.
Meisch Victor W, sheetmetalwkr Allington & Curtis Mnfg Co, res 627 S 13th.
Meiselbach Charles H, tinsmith, res 164 Monroe.
Meissler Herman, polisher, res 1119 S Fayette.
Meissner, see also Messner and Misner.
Meissner August, lab, res 137 Wipplinger Lane.
Meissner George, carver, res 137 Wipplinger Lane.
Meissner Hartwig, foreman Mershon, Eddy, Parker Co, res 1027 Benjamin.
Meissner Herman, miner, bds 125 Glasby.

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Meissner Hilda, opr, bds 116 S 4th av.
Meissner John, lab Saginaw Wood Products Co, bds 124 Glasby.
Meissner Julia (wid Henry), res 116 S 4th av.
Meissner Julia, opr, bds 116 S 4th av.
Meissner Will, teller People's Savings Bank, res 116 S 4th av.
Meissner W Matthew, miner, res 124 Glasby.
Meister Louis F, supt Oakland Vinegar & Pickle Co, res 112 Emily.
Meister Michael J (New & Meister), res 617 Tuscola.
Melahn Albert, baker, res 224 S 15th.
Melahn Elsie, mach opr, bds 1115 Cherry.
Melahn Wm, lab, res 1115 Cherry.
Meldrum John D, blksmith 312 Cass, res 1300 S Hamilton.
Melick Beatrice, student Bliss-Alger Business College, bds 1720 S Hamilton.
Melick J Harry, trav agt Saginaw Silk Garment Co, bds 321 S Warren av.
Melick Sarah E (wid James R), bds 109 N Park av.
Melick Wm, huckster, res 511 Farwell.

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Mell Herbert, clk, bds 550 Greenwich.
Mell Matie, bds 1620 S Harrison.
Mell Rudolph, drayman 1620 S Harrison, res same.
Mellentine Louise M, steno Blackney Cigar Co, bds 826 N Webster.
Mellick Beatrice, student, bds 1720 S Hamilton.
Mellish Charles, engr, res 401 N 3d av.
Mellon Henry, bottler Magnetic Spring Water Co, bds 1608 S Granger.
Mellon James, miner, bds 1608 S Granger.
Mellon John S, miner, res 1608 S Granger.
Mellon Joseph A, harnessmkr Morley Bros, bds 629 N 2d av.
Mellon Martin, lab, bds 1608 S Granger.
Mellon Thomas, glasswkr, res 2418 S Niagara.
Mellvin Ellen Mrs, dressmkr 410 Germania av.
Mellvin Wm B, barber, res 410 Germania av.

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Melville Arthur, bench hd Jackson-Church-Wilcox Co, bds 612 N Franklin.
Melville Charles, bartndr F J Marvin, res 825 Genesee.
Melville Edward, clk Clark & Wallace, bds 612 N Franklin.
Melville Frederick, electrn, res 612 N Franklin.
Melville Margaret (wid John), res 437 S 7th.
Melville Wm J, lineman P M R R, res 529 S 12th.
Melvin Cora M, bds 348 Grant.
Melvin Lucinda Mrs, res 348 Grant.
Melvin Wm B, barber E D Perry, res 410 Germania av.
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Mendell Sarah (wid Thomas R), res 836 Sheridan av.
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Menery Mary Mrs, boarding 421 S Webster, res same.
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Mercer Daniel F, mngr Mercer & Co, bds 617 S Washington av.
Mercer Elizabeth Mrs, clk, res 1721 W Genesee av.
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Merrill Ernest V (Merrill & Kren), res 526 Howard.
Merrill Eudora B (wid Wm), res 1022 S Jefferson av.
Merrill George P, draftsman Mitts & Merrill, res 33 Owen.
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Merrow Edward, bds 915 Hess av.
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Mey, see also May.

Mey August, finisher, res 352 Brenner.

Mey Elsie, bds 352 Brenner.

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Meyer Frank W, clk, bds 635 N Charles.

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Meyer Fred M, foreman U S Graphite Co, res 128 S Carolina.

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Meyer John E, janitor G Wm Stolz, res 737 S 11th.
Meyer John M, res n w cor Whittier and S 16th.
Meyer John P, hlpr Werner & Pfleiderer Co, res 1812 Ames.
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The largest stock in the city, of Diamonds Jewelry, Silverware, Art Goods, Crystal and Novelties. Visitors always welcome

Meyer Walter, carp, bds 512 N Andre.
Meyer Walter G, jeweler Garlick & Runnels, bds 737 S 11th.
Meyers, see also Myers.
Meyers Angus G, supt, res 901 Almira.
Meyers Charles W (aged 45), died March, 1912.
Meyers Florence, clk Seitner Bros, bds 1000 S Warren.
Meyers George, lab, bds Henry Meyers.
Meyers Hannah (wid Wm), res 512 N Michigan av.
Meyers Hattie (wid Jeremiah), res e s N 15th cor Johnson.
Meyers Henry, mach, res n s Rust av, 1 w of Walnut.
Meyers James, lab, bds e s N 15th cor Johnson.
Meyers Masie, maid, bds 128 S Carolina.
Meyers Rosa (wid Charles W), res 903 N 4th av.
Meyers Susan (wid Nicholas), res 1520 N Woodbridge.
Meyers Wm C, res n w cor Kimball and Barton.
Meyette Ezra, fireman, rms 636 N 2d av.
Michael August E, mach hd Feige Desk Co, s e cor Lapeer av and S 15th (B V).
Michael Charles, lab, res 166 N Harrison, Carrollton.

STOLZ JEWELER 322 Genesee Av.
Engraved Cards, Invitations, Announcements and Stationery Send for Samples and Prices

Dipworth Art Co. 118 North Jefferson Ave.
Pictures, Picture Frames and Mouldings

Michael George, carp, res 1615 Sheridan av.
Michael John, lab Saginaw Wood Products Co, res 1615 Sheridan av.
Michael Jacob, finisher Feige Desk Co, bds 1615 Sheridan av.
Michalak Charlotte, bds George Michalak (B V).
Michalak Frances (wid John), bds Stanislaus Gorny.
Michalak George, miner, res s w cor N Washington av and Sophia (B V).
Michalak Ignatz I, hlpr P M R R, res w s Sophia, 2 n of Norman (B V).
Michalak John, painter, res 802 Holden.
Michalak Joseph, tailor J O'Hara Jr, res 120 Monroe.
Michalewski Ladislaus, driver H J Zacharias, res 2232 S Jefferson av.
Michalski Agnes, sorter Sag Grain Co, bds 304 Elm.
Michalski Andrew, targetman, res 304 Elm, Carrollton.
Michalski John, fireman, res 229 S 13th.
Michalski Joseph, saloon 300 Shattuckville rd, Carrollton, res same.
Michalski Michael, filer, res 617 Perkins.
Michalski Nicholas, lab, res w s S 16th, n w cor Burt.

The H. B. Arnold Company
Loose Leaf Ledgers 129 No. Franklin Street

Cleaning and Dyeing of Wearing Apparel, Household Furnishings, Carpets, Etc.
Cosendai Dye Works Established 1877
127 to 133 N. Jefferson Ave Both Phones

Michalski Sadie, inspr Lufkin Rule Co, bds 229 S 13th.
Michalski Wm, miner, res 262 Jackson, Carrollton.
Michel, see also Mickel.
Michel Herman H (J F Lucas & Co), res 124 Gage.
Michela Joseph, miner, res 201 S Hamilton.
Michie, see also Mickey.
Michie John, clk Sag Beef Co, res 517 Howard.
Michigan Avenue Baptist Church, s w cor S Michigan av and Adams.
Michigan av Evangelical Church, n w cor S Michigan av and Grout.
MICHIGAN BUSINESS (Monthly Newspaper), L S Foote Editor, 216 N Hamilton, Tels: Mich 2875-L, Val 2875.
MICHIGAN CANDY AND SPECIALTY CO (Inc), A J. Quist Pres, Mrs Joseph Kruse Vice-Pres, Joseph Kruse Jr Sec-Treas, Candy Mnfrs and Specialties, 112-114 S Water, Mich Tel 98-L.

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HEMLOCK, MAPLE SLABWOOD AND PINE KINDLINGS
GENESEE COAL CO. 501 Emily Street E. S. Union and Durand W. S.

MICHIGAN CASUALTY CO, A W Cimmer Pres, F C Roberts Vice-Pres, W H Beardslee Sec-Treas and Mngr, Health and Accident Insurance, 311 Bearinger Bldg, Mich Tel 1683-L.
MICHIGAN CENTRAL RAILROAD PASSENGER Depots: W Genesee av nr Michigan av, Both Tels 1, foot of Adams, Mich Tel 2939, Val Tel 3291, and Washington av, n e cor Emerson, M S Hatch City Passenger and Ticket Agent, Freight Depots: Cor Hayden and Baum, Val Tel 217, Mich Tel 217 and 280, and S Niagara bet Van Buren and Cass, Mich Tel 2893, Val Tel 2893, and n w cor Michigan and Toothpick avs, S S Armstrong Freight Agent, Mich Tel 3214, Val Tel 2919.
MICHIGAN CREAMERY CO THE, Wm C Cornwell Pres, Charles E Cornwell Vice-Pres, Elmer J Cornwell Sec and Treas, Richard E Higgins Mngr, 511 S Franklin, Tels: Mich 1895, Val 286.
MICHIGAN EMPLOYMENT INSTITUTION FOR the Blind, Joseph Hudson Pres, F Bruce Smith Sec, Henry B Chatter Treas, Frank G Putnam Supt, Broom Mnfrs, Rug, Carpet and Fancy Tapestry Weaving, Chair Caning, n s Houghton av bet Stark and Benjamin, Tels: Mich 1504, Val 10.

John Russell 312 N. Hamilton VETERINARY SURGEON AND DENTIST Both Tels.

Grohman THE FLORIST
STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
PHONE 248.

FARMER'S GLASS FACTORY
MAKE THEIR OWN SPECTACLES

Michigan Coal Opertors' Commission, Thomas W Davis commr, 404 Eddy bldg.

Michigan Cold Storage Co, Jacob Stingel mngr, 515 N Water.

MICHIGAN FREE EMPLOYMENT BUREAU, Porter Davenport Local Supt, Basement City Hall, Both Tels 739.

MICHIGAN GAS AND OIL CO, L K Davis Pres E S Frishkorn Sec and Treas, Gas and Oil Operators, 601-602 Kirby Bldg, Mich Tel 1841.

MICHIGAN GLASS CO, Frederick Buck Pres, Fred C Simon Vice-Pres, George Grant Jr Treas, Lewis Barnard Sec and Genl Mngr, 1401 Wheeler, Mich Tel 2919.

Michigan Inspection Bureau, Russell A Moore inspr 4th district, 303-304 Eddy bldg.

Michigan Loan Co, Peter McGovern propr, 211 Genesee.

Michigan Lutheran Seminary, Otto J R Hoenecke director, 2020 Court.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

MICHIGAN MOTOR CAR CO, George E Seeley Mngr, Automobiles, Garage and Sundries, 226 N Franklin, Mich Tel 2339.

Michigan Mutual Life Insurance Co, L E Holland & Son agts, 202 Wiechmann bldg.

Michigan Naval Brigade Armory, n e cor Water and Janes av.

Michigan Packing Co, J F Donahue mngr, cor Salt and Florence.

Michigan Salt Association, W S Eddy pres, Clarence M Ireton sec-treas, 301 Eddy bldg.

MICHIGAN SAW CO, W H Presser's Sons Proprs, Saw Mnfrs and Repairers, and Mill Supplies, 101-109 Germania av, Tels: Mich 922-L, Val 361.

MICHIGAN STATE LIFE INS CO OF DETROIT, Oscar B Haller Dist Supt, 612 Kirby Bldg, Val Tel 131-B.

Michigan State Telephone Building, 300 S Washington.

MICHIGAN STATE TELEPHONE CO, Herbert R Mason District Mngr, Floy J Evans Mngr, 300 S Washington av, West Exchange Office 23 Merrill Bldg (W S).

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212-214-216 N. FRANKLIN.

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THE J. W. IPPEL CO. HOSIERY and Underwear
Val. Tel. 2892 Mich. Tel. 3002

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Mickel, see also Michel.

Mickel Henry, driver Bartow & Enright, bds 121 N Baum.

Mickel Louis R, printer, 113½ N Warren av.

Mickel Samuel, lab, bds 303 Madison.

Mickel Wm, boilermkr, res 303 Madison.

Mickey, see also Michie.

Mickey Albert (aged 82), died Oct 19, 1912.

Mickey Anna, dressmkr 1608 Lapeer av, bds same.

Mickey Erma, nurse Sag General Hospital, bds 1422 Lapeer av.

Mickey George, foreman, res 1422 Lapeer av.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—SAFE DEPOSIT BOXES
See advertisment page 2

Mickey John, mach hd, res 425 S 11th.

Mickey Mathilde (wid Albert), res 1608 Lapeer av.

Mickey Raymond, appr, bds 1422 Lapeer av.

Micks Albert H, dispatcher, res w s Carrollton, 2 n of Maple, Carrollton.

Midcalf John W, lab, res 423 N Mason.

Middough Aaron, painter, res 411 N 10th.

Middough S Pearl, steno U S Health and Accident Ins Co, bds 411 N 10th.

Middlestredt, see Millelstaedt.

Midland Mnfg Co, mnfrs of motor cycles 1912-1914 N Michigan av.

Miehalke John, bds 429 Thurman.

Miehling Rudolph, lab, res 220 McCoskry.

Miessler August C L, supt Sag Table & Cabinet Co, res 520 Stephens.

Miessler Elsie, music tchr 520 Stephens, bds same.

Miessler Herman, polisher Sag Table & Cabinet Co, res 119 S Fayette.

Mika Cooker Co, Guy W Groom sec, 1357 N Niagara.

Mikolaczyk Celia, bds Casimir Lerczak, Carrollton.

Mikolaczyk Frank, clk Casimir Lerczak, bds Casimir Lerczak, Carrollton.

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801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid up Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

OPPORTUNITY FLOUR
Delivered Direct to your Home
CALLAM MILLS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

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Mikolaczyk Margaret, bds Casimir Lerczak, Carrollton.
Mikolaiczyk Carl, lab, res r 202 Shattuckville rd, Carrollton.
Mikolaiczyk Joseph, carp, res 521 Annesly.
Mikolaiczyk Louisa, bds 521 Annesly.
Mikolaizik Anthony, lab, res 419 S Bond.
Mikolaizyk Frank (Frank The Shoe Man), 717 Genesee av, res 635 S 13th.
Mikolajski Frank, lab, res e s 15th, 3 s of Walnut.
Mikoleizik Louis, fireman, res 122 N 12th.
Mikolewich Michael, lab, bds 409 Davenport av.
Milbauer Adelia Mrs, agt, res 215 N Weadock av.
Milbrodt George W, carrier P O (e s), res 1511 Atwater
Milburn Forest, lab, bds 925 S 12th.
Milburn Harrison, lab, bds 925 S 12th.
Milczewski Martin J, vice-pres Saginaw Sash and Door Co, res 827 S 13th.
Milczewski Michael, slsmn Germain Piano Co, res 817 S 12th.

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Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Mildner Joseph, marker Sag Mirror Works, bds 422 S Hamilton.
Miles Bradford H, mach, res 734 N 3d av.
Miles Dewey W, glass ctr Central Cut Glass Co, bds 734 N 3d av.
Miles Ella, bds 523 Burt.
Miles Emma, stripper F H Mertz Co, bds 523 Burt.
Miles Frank C, driver, res 523 Burt.
Miles Frank W, rms 119 Lapeer av.
Miles Frederick E, bartndr Henry Levy, res 317 N 2d av.
Miles James, bds Franklin House.
Miles Josephine Mrs, res 520 Hermansau, Carrollton.
Miles Olive J, res 138 N 2d av.
Miles Wm L, sec Wickes Bros, res 922 Hoyt av.
Milks Roy, fireman, bds 402 N 3d av.
Millard Roy, H, rms Y M C A.
Milledge Tillie M Mrs, bds 938 S Washington av.
Millen George J, janitor, res 407 Carrollton.
Miller, see also Moeller and Mueller.
Miller Adam, glasswkr, res 900 Ring.
Miller Agnes, mach opr Saginaw Wood Products Co, bds 531 Thayer.

Henry Feige & Son, 113-121 South Baum.
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Upholstering, Repairing and Refinishing of Old Furniture

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Miller Agnes (wid George W), res 529 Astor.
Miller Albert, bds 325 N 6th av.
Miller Albert S, student, bds 963 Bundy.
Miller Alexander D, furniture 122 N Jefferson av, res 617 Johnson.
Miller Alexander M, trav agt Lee & Cady, res 1244 S Washington av.
Miller Alfred L, horseshoer Thomas Sparling, res 519 S 11th.
Miller Alma, domestic 1405 Genesee av.
Miller Andrew, bds 216 N Washington av.
Miller Anna (wid Keith), bds 111 N 6th av.
Miller Anna (wid Louis F), bds 2428 Ames.
Miller Archie E, engr T B Creswell, res houseboat foot of Bristol (e s.)
Miller Arthur, bds 537 Lincoln av.
Miller Arthur R, cigarmkr Hod Cigar Co, res n s Madison, 2 w of M C R R, Carrollton.
Miller Bert, lab, res 1015 Clinton.
Miller Block, Court, s e cor Hamilton.
Miller Block (2), 808-810 Janes av.

F. TAUB & SONS, Architects
Builders and Dealers in Real Estate
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Miller Carl, driver, bds 505 S Fayette.
Miller Carl F, bds 1328 Genesee av.
Miller Charles, bds 1015 Wisner.
Miller Charles, tinner Klopf & Roberts, bds 214 Shattuckville rd, Carrollton.
Miller Charles, tmstr, res 131 N Carolina.
Miller Charles C, porter Petre & Meeks, rms 235 N Jefferson av.
Miller Charles F Rev, pastor St James German Evanelical Church, res 3028 S Washington av.
Miller Charles G, clk Symons Bros & Co, res 200 S Alexander.
Miller Charles H, bds 621 Mackinaw.
Miller Charles H F, asst foreman Sag Coal Co, res 214 Shattuckville, rd, Carrollton.
Miller Clara, laundress Peerless Laundry and Dye Co, bds 2310 Ames.
Miller Clayton R, janitor J P Beck, bds 107 N Warren.
Miller Darrell H, clk, res 411 N 5th av.
Miller David, lab, res 416 N Woodbridge.
Miller David M, shoemkr J L Grigware, res 421 N 3d av.

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BOTH PHONES

HANDLE THE FAMOUS
Moore's Air Tight Heaters
Hard Coal Stoves and Ranges

Miller Delbert, painter Werner & Pfleiderer Co, bds Parker House.
Miller Earl L, lab, bds 1323 Court.
Miller Edward, lab, res n s Weiss, 1 w of Eddy.
MILLER EDWARD C, Plumbing and Heating, 1315 Court, Val Tel 2988-A, res 1819 Cass, Val Tel 3397-A (See adv in Plumbers' Dept.)
Miller Edward F, lab, res 520 Hill.
Miller Eli A, polisher Sag Table & Cabinet Co, res 708 Ring.
Miller Ella M Mrs, clk P O (e s), bds 822 Hoyt av.
Miller Emilia, bds 1451 Genesee av.
Miller Emma, bds 621 Mackinaw.
Miller Ernest F, boilermkr P M R R, res 1902 Janes av.
Miller Esther E, bkpr Wm Gemmill & Son, bds 334 N 4th av.
Miller E Lynn, bds 1323 Court.
Miller E Wallace, mngr East Saginaw Club, res 332 N Franklin.
Miller Ferdinand, res 314 Glasby.
Miller Florence, dressmkr Mrs E M Watson, bds 444 N 5th av.

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Miller Frank, packer, bds 2407 Ames.
Miller Frank B, carp, rms 526 N Warren av.
Miller Frank H, lab Sag Milling Co, bds 2417 Ames.
Miller Frederick, lab, bds 121 S 5th av.
Miller Fred, lab, res 1275 N Charles.
Miller Frederick, lab, res 2600 State.
Miller Frederick C, foreman, res 2407 Ames.
Miller Frederick F, foreman, res 1823 Cass.
Miller Frederick L, pattern mkr, res n s N Washington av, 3 e of 14th (B V).
Miller George J, saloon 113 Genesee av, res same.
Miller George W, painter, res 929 N Mason.
Miller George W, ship clk, res 322 Nimons.
Miler Gertrude A, clk, bds 512 Owen.
Miller Gustav, driver Heidger & Nagel, res 2310 Ames.
Miller Harold C, toolmkr, rms 113 N Fayette.
Miller Harry, mach hd, bds 1823 Cass.
Miller Harry E, bkpr Louis Miller, bds 1024 Fitzhugh.
Miller Harvey, engr, res 1705 S Hamilton.
Miller Helen M, bds 822 Hoyt av.

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Miller Hermann J, saloon 611 Gratiot av, res 1411 S Webster.
Miller Hezekiah B, constable, res 1131 Owen.
Miller Horace A, pur agt U S Health and Accident Ins Co, res 6 Schmelzer apts.
Miller Hugh J, slsmn, bds 421 N 3d av.
Miller Ida K, bds 537 Lincoln av.
Miller Ida S, presser Peerless Laundry and Dye Co, bds 1823 Cass.
Miller Irene E, steno P M R R, bds 341 S 6th av.
Miller Jacob J, lab, res 537 Lincoln av.
Miller John, engr, rms 135 N Weadock av.
Miller John, lab, res 603 River.
Miller John Jr, bds 831 N Porter.
Miller John C, mngr Peter Mitts, bds Wesley Hotel.
Miller John C Jr, sec and treas J W Ladd Co, res 7 Schmelzer Apts.
Miller John D, res 216 Cherry.
Miller John F, tmstr, res 512 Owen.
Miller John H, assembler Argo Electric Vehicle Co, res 1501 Germania av.

SMOKE
Union-made Cigars

Miller John W, ins agt, res 421 N 2d av.
Miller John W, police, res 1517 Germania av.
Miller Joseph, lab Saginaw Table & Cabinet Co, bds 511 S Harrison.
Miller Joseph, lab, rms 620 Lyon.
Miller Joseph, lab, res 762 Gilbert.
Miller Joseph J, mach P M R R, res 711 Carroll.
Miller Kate D L (wid Charles), tchr Arthur Hill High School, rms 113 N Fayette.
Miller Kate R Mrs, baker 1323 Court, res same.
Miller Kathryn Mrs, clk U S Health and Accident Ins Co, res 204 Emily.
Miller Katherine (wid Louis), res 1451 Genesee av.
Miller Kathryn L (wid Fred P), clk, res 204 Emily.
Miller Kittie B Mrs, cashr Graebner Grocery, res 1843 Hancock.
Miller Lillian, bds 1275 N Charles.
Miller Lillian M, bkpr J B Rabe, bds 511 N 9th.
Miller Lina (wid Winifred S), res 1415 Germania av.
Miller Louis, baker John Appel, bds 129 N 13th.

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ASK YOUR JOBBER.
Pure Cider and White Pickling Vinegars are Unexcelled.

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Morley Block Tels. Mich. 256 Val. 292

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Miller Louis A, res 119 S Andre.
Miller Louis M P, carrier P O (e s), res 341 S 6th av.
Miller Martin C, lab, res 307 Clark.
Miller Mary (wid John J), res 942 S 4th av.
Miller Mary (wid Wilbert F), res 300 N Warren av.
Miller Mary M, maid 509 Congress av.
Miller Mason, painter, res 136 Oakwood av.
Miller Maude E, candymkr, bds 929 N Mason.
Miller Max F, foreman Sag Mnfg Co, res 521 S Charles.
Miller Minnie, tchr Germania School, rms 317 N Warren av.
Miller Myrtle R, bds 1323 Court.
Miller Norman L, res 416 S Michigan av.
Miller Olive, student, bds 1517 Germania av.
Miller Oscar R, student, bds 1328 Genesee av.
Miller Otto, appr Wickes Boiler Co, bds 2600 State.
Miller Philip, toolmkr, res 2823 S Washington av.
Miller Philip, mason, res 310 N 13th.
Miller Philip H, toomkr Lufkin Rule Co, bds 222 Hess.

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CURE THEM WITH N. & S. CARNATION CREAM MADE AND SOLD ONLY BY
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Miller Rheinert, miner, res 617 S Woodbridge.
Miller Richard A, mach Mitts & Merrill, res 1480 N Niagara.
Miller Robert, bds Arndt Hoeel.
Miller Rose J Mrs, res 216 S Washington av.
Miller Rosella A (wid Peter), bds 914 Tuscola.
Miller Rudolph, carp, bds 1275 N Charles.
Miller R Marie, steno C L Roeser Co, bds 2209 S Washington av.
Miller Sidney J, sawyer, res 2209 S Washington av.
Miller Sidney K, foreman Jackson-Church-Wilcox Co, res 900 Mackinaw.
Miller Solon G, ship clk Werner & Pfleiderer Co, res 1843 Hancock.
Miller Stanley, coremkr Jackson & Church Co, res 815 Carrollton, Carrollton.
Miller Thomas R R, clk Popp & Wolf, res 1128 S Warren av.
Miller Truman S, trav agt Hammond, Standish & Co, res Bay City, Mich.

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Both Tels. 461-1R | **705-711 Germania Ave.**

Miller Walter, bds 519 S 11th.
Miller Wm, connector Automatic Faucet & Spigot Co, bds 2028 Madison av.
Miller Wm, lab, bds 413 S 14th.
Miller Wm, mach hd Wm Polson & Co, res 129 N 13th.
Miller Wm E, painter, res 1503 N Oakley.
Miller Wm F, engr, res 1507 Germania av.
Miller Wm H, dry goods 405-407 W Genesee av, res 1328 Genesee av.
Miller Wm H, millwright, res 963 Bundy.
Miller Wm H, steno Briggs & Cooper Co Ltd, res 702 N Porter.
Miller Wm J, bds 519 S 11th.
Miller Wm J, brakeman P M R R, res 1714 Johnson.
Miller Wm J, electrn, res 1024 Fitzhugh.
Miller Wm M, condr, res 809 Johnson.
Miller W Elmer, driver, bds 300 N Warren av.
Millerman Alonzo, driver, res 432 Thayer.
Millett Estella M, bds 2445 N Michigan av.
Millett Jennie C Mrs, res 1314 Germania av.
Millett Mary J (wid Francis B), res 2445 N Michigan av.

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Millett Ray E, civil engr, bds 1314 Germania av.
Millett Wm B, bds 530 N 9th.
Millett Wm H, carrier P O (e s), res 401 N 14th.
MILLEY JOHN, Inspector Travelers' Insurance Co and Travelers' Indemnity Co of Hartford, Conn, 206 Bearinger Bldg, Mich Tel 2255-J, res 122 Brown, Mich Tel 684-L.
Milligan Ella A, principal Jones School, res 635 S Weadock av.
Milligan Harriet (wid Samuel), res 635 S Weadock av.
Milligan James, collr, bds 1403 Lapeer av.
Milligan John M, watchman D Hardin Co, res 117 N Andre.
Milligan Maude, milliner, bds 1115 McCoskry.
Miligan Samuel, gardener 1126 N Michigan av.
Milligan Walter B, mach, bds 1115 McCoskry.
Milligan Wm S, dentist 414 Genesee av, res 428 S 4th av.
Milligan Xantippa (wid Thomas B), res 1115 McCoskry
Millikin Elizabeth (wid Josiah H), bds 248 Howard.
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OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating and Ventilating Co. **113 N. Water Street**

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SCHEMM'S "PRIVATE STOCK"
A PERFECT TABLE BEER.

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Mills David, grocer 1224 N 6th av, res same.
Mills Delia, clk Barie's, bds 633 S Jefferson av.
Mills Earl, lab, bds 1224 N 6th av.
Mills Edna A, bds 214 King.
Mills Edward M, cashr Wickes Bros, res 827 N Granger.
Mills Emma C (wid Wm H), res 1518 N Michigan av.
Mills Felix, carrier, res 1223 Lyon.
Mills Floyd, tmstr, res 1701 S Jefferson av.
Mills Gay C, sheetmetalwkr, res 909 Almira.
Mills Herbert, lab, bds 214 King.
Mills James C, bds 1518 N Michigan av.
Mills Joseph, clk David Mills, bds 1224 N 6th av.
Mills Morgan, lab, res 214 King.
Milss Myron, foreman Sag Pure Ice Co, res 623 Webber
Mills Nathan D, watchman, res 810 Throop.
Mills Palmer J, waiter Elks' Club, bds 633 S Jefferson av
Mills Sarah J (wid Peter), bds 801 Douglas.
Mills Stuart A, clk F C Willett, bds 633 S Jefferson av.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

Mills Wm A, transfer agt Bartow & Enright, res 213 N Baum.
Milne Alexander S (R G Milne & Son), res 213 Wadsworth av.
Milne Alice M, bds 214 N 5th av.
Milne Archibald C, teller Bank of Saginaw, res 729 Holden.
Milne Bessie F, steno The U S Graphite Co, bds 1718 Genesee av.
MILNE BROS (Mrs Mary Milne), Storage, Moving Vans and Dray Line, Piano and Furniture Moving, Packing a Specialty, 119 S Franklin, Both Tels 462.
Milne Charles G, contr 717 Holden, res same.
Milne Harry J (Milne & Bader), clk Matthew McAllen, res 214 N 5th av.
Milne Helen M, tel opr Mich State Tel Co, bds 713 N 3d
Milne James, mech engr The Wickes Boiler Co, res 627 Elinor av.
Milne James B, lab The U S Graphite Co, res 1718 Genesee av.
Milne James C, cook, res 307 S Franklin.

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Milne Jessie L, steno Mershon, Eddy, Parker Co, bds 606 N 4th av.
Milne John C, carp, bds 725 Holden.
Milne Mamie D, cashr Sag Courier-Herald, bds 214 N 5th av.
Milne Marjory (wid Alexander), res 725 Holden.
Milne Marjorie C, tchr Salina School, bds 725 Holden.
Milne Mary (wid George G; Milne Bros), res 606 N 4th av, Mich Tel 231-L.
Milne Nina E, clk U S Graphite Co, bds 1718 Genesee av.
Milne Robert G (R G Milne & Son), res 312 N 5th av.
MILNE R G & SON (Robert G and Alexander S), Moving Vans, Dray Line, Baggage Transfer, Storage, Furniture Moving and Packing, Office 102 S Franklin, Both Tels 252, Warehouse 312-316 N 5th av, Tels: Mich 1503, Val 1246-M.
Milne Stella M, steno Beecher, Peck & Lewis, bds 606 N 4th av.
Milne Thomas L, pharmacist Neuendorf & Schmeck, bds 309 S Park av.
Milne Wm G, drayman 713 N 3d av, res same.

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Wilster August, lab, bds Albert Kramer, Carrollton.
Miltisc John, tailor A R Mountjoy, res 122 N 10th.
Milz Felix W, carrier R F D No 3 (w s), res 1223 Lyon.
Minard Ethel A, waiter **THE M W TANNER CO,** bds 809 McCoskry.
Minard Frank C, timekpr Lufkin Rule Co, res 809 McCoskry.
Minard Henry E, electrn, bds 809 McCoskry.
Minard Wm H, trav agt, res 814 Genesee av.
Minard Zara E, mngr People's Loan Co, res 639 S Weadock av.
Miner Charles, mach hd Saginaw Wood Products Co, res 203 Parkwood av.
Miner Edward, lab, res n s Webber, 1 e of Genesee av.
Miner George F, lab, res 224 Macauley.
Miner George F Jr, lab Wm Polson & Co, res 222 Macauley.
Miner George W, route agt U S Exp Co, res 311 S 7th.
Miner John, condr, rms 420 N Franklin.

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Minnis George, miner, res 1613 S Webster.
Minnis George J, miner, res 121 Maine.
Minnis Harry R, grocer 237 N 6th av, res same.
Minnis John, miner, bds 121 Maine.
Minnis Leo, meatctr Bazley Cash Market, bds 229 N Jefferson av.
Minock Julia Mrs, res 610 Wadsworth av.
Minor Melvin, lab, res 615 N 5th av.
Mintline Clarence J, asst wire chief, bds 830 S Washington av.
Mintline Edward D, switchboardman Mich State Tel Co, res 215 McCoskry.
Mintline Lucy (wid Durand), res 830 S Washington av.
Mintline Mildred, steno U S Health and Accident Ins Co, bds 830 S Washington av.
Minton George L, glasswkr, res 801 Joslin.

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Miron Alfred J, engr, res 2100 S Washington av.
Misca Lawrence, miner, res w s Webber, 4 s of Bartow.
Mismahl Wm, printer Sag Journal, bds 722 N Hamilton.
Mitchell Alfred A, gasfitter, res 549 Sheridan pl.
Mitchell Anna (wid Edward), res 205 S 13th.
Mitchell Catherine (wid James), bds 601 N 3d av.
Mitchell Clarence E, glassctr Central Cut Glass Co, bds 1201 Carlisle.
Mitchell Dorothy, maid 1841 N Michigan av.
Mitchell-Dorr Realty Co, John J Rupp pres, Wm T Foley treas, 506 Bearinger bldg.
Mitchell George, barber, bds 633 S Jefferson av.
Mitchell Jessie M, maid 438 N Jefferson av.
Mitchell John W, lawyer 605 Kirby bldg, res 316 Howard.
Mitchell Michael, lab, res w s Oakwood av, 2 s of Arnold
Mitchell Nettie, clk Barie's, bds 633 S Jefferson av.
Mitchell Thomas E. clk Wm Wiechmann, res 301 Stone.
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Mittelstaedt Bernard, mach hd, bds 1950 Madison.
Mittelstaedt Christian, lab, res 1916 Madison.
Mittelstaedt Helen, finisher, bds 1950 Madison.
Mittelstaedt Mary, mach opr, bds 1950 Madison.
Mittelstaedt Paul, bartndr J W Peikert, bds 1950 Madison.
Mittemeier Clarence J, clk Morley Bros, bds 726 S Park
Mittermier John J, grocer 1317 Genesee av, res 726 S Park av.
Mitts Arthur A, engr, res 610 Clark.
Mitts Edmond D, carp, res 119 Benjamin.
Mitts Ethel, smstrs, bds 825 Emerson.
Mitts Gilbert D, foreman, res 1108 Houghton.
Mitts Margaret, bds 1243 S Jefferson av.
Mitts Peter, cigars Bancroft House, res 825 Emerson.
Mitts Philip S, ship clk Mitts & Merrill, res 309 Cherry.
Mitts Sylvanus S, pres Mitts & Merrill, res 1243 S Jefferson av.
Mitts Wm S (Saginaw Truss Co), res 537 Sheridan av.

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Mix Eunice, bds 627 N 10th.
Mleczek Andrew, lab, res 218 Jackson, Carrollton.
Mleczek Anthony, hlpr P M R R, bds 218 Jackson.
Mleczek Josephine, mach opr, bds 218 Jackson.
Mleczek Martha, bds 218 Jackson, Carrollton.
Mlynarek Anthony, appr Werner & Pfleiderer Co, bds 503 Perkins.
Mlynarek Lorenz, saloon 503 Perkins, res 505 same.
Mlynarek Mary, bds 505 Perkins.
Mlynarek Stella, bds 505 Perkins.
Mocni Joseph, lab, res 626 S 14th.
Mocny Michael, res s s Annesly, 3 e of S 16th.
Mocny Michael Jr, res n s Annesly, 5 e of S 15th.
Mocny Stanley, lather, res 225 Bagley.
Modart Corset Co, J B Pitcher pres, Henry H Behse vice-pres and genl mngr, W B Beeson sec and treas, 614-618 Genesee av.

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MODERN SHOE REPAIR THE, E B Mowers Propr, The Man Who "Soles" Saginaw, 414 Tuscola, Tels: Mich 1109-J, Val 31.

Modlin Charles E, mach Werner & Pfleiderer Co, res s w cor Morris and Collingwood av.

Moe Guy, lab, bds Hotel Sova.

Moehler,Elizabeth (wid Wm), bds 963 Bundy.

Moeller, see also Miller and Mueller.

MOELLER ADOLPHUS R, Manufacturing and Pre-scription Pharmacist, Supt P O Station No 1, 2617 S Washington av, Tels: Mich 1738-1R, Val 2890-1R, res 141 Russel, Mich Tel, 1783.

Moeller Albert W, mach Valley Boat & Engine Co, res 315 Ortman.

Moeller Arthur E, pharmacist A R Moeller, res 138 Russel.

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Moeller Fredericka J (wid Frederick J), res 535 S Warren av.

Moeller George K, slsmn Hammond, Standish & Co, res w s Freedom, 1 s of Lapeer av (B V).

Moeller Hans E, driver, res 1308 Phelon.

Moeller Herman, hlpr Werner & Pfleiderer Co, bds 315 Ortman.

Moeller Lorenz G, appr, bds P B Moeller (B V).

Moeller Peter B, tmstr Sag Beef Co, res n e cor Lapeer av and Helena (B V).

Moeller Raymond B, pharmacist A R Moeller, bds 141 Russel.

Moeller Reuel, student, bds 141 Russel.

Moffat, see also Muffitt.

Moffat Melvin A, driver Spangler, Davis & Co, res 1024 Emerson.

Moffett David, lab, bds 408 N Weadock av.

Moffett Lottie B, cook Elks' Club, bds 408 N Weadock.

Moffett Wm H, engr, res 408 N Weadock av.

Moffett Wm J, lab, rms 519 N Hamilton.

Moffit Alma R (wid Hugh), bds 135 Farwell.

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Moffit Samuel L, engr, res 809 Carroll.
Mohalski Roman A, clk Griggs & Butenschoen, res 415 Annesly.
Mohnk Charles J, res 1503 Court.
Mohnk Christian, hlpr, res 1310 Johnson.
Mohnk Clara F, clk U S Health and Accident Ins Co, bds 1310 Johnson.
Mohnk Delivery Co, Edward J Karp propr, 1503 Court.
Moholski Joseph, miner, res e s Helena, 2 s of P M R R.
Mohr, see also Moore.
MOHR BROS (John F and Otto M), Marble, Granite and Stone Works, 1731 Genesee av and M C R R, Tels: Mich 960-L and 363-L, Val 270-B.
Mohr Erna, bds Mrs Rosalia Mohr.
Mohr John F (Mohr Bros), res e s S 16th, 1 s of Janes
Mohr Otto M (Mohr Bros), res n s Janes av, 4 e of P M R R (B V).
Mohr Rosalia (wid Frederick D), res n e cor Cherry and S 16th.
Moiles Charles B, sand and gravel, res 336 Howard.

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Real Estate, Farming and Timber Lands, Loans and Insurance
FRED S. ATWOOD WM. Q. ATWOOD OLIVER K. ATWOOD 518 Potter

Moiles Edna M, tchr Manual Training School, bds 336 Howard.
Moiles Henry, lumber, res 608 S Warren av.
Moiles John K, vessel capt, rms 513 N Franklin.
Moiles Sidney H, bds 608 S Warren av.
Moldenhauer Adolph, glasswkr, res 513 N Charles.
Moldenhauer Amanda P, stripper Deibel Cigar Store, bds 513 N Charles.
Moldenhauer Bertha H, stripper Smith & Hess, bds 1706 Madison.
Moldenhauer Charles, lab, res 2206 State.
Moldenhauer Edward W J, clk, bds 1706 Madison.
Moldenhauer F W Edward, clk H Watson & Co, bds 816 Lapeer av.
Moldenhauer Gottlieb, bds 2541 State.
Moldenhauer Henry, carp, bds 513 N Charles.
Moldenhauer Robert, grinder, res 1706 Madison.
Moline Eva, maid 1605 N Michigan av.
Moll Blanche, student Bliss-Alger Business College, bds 315 Maine.
Moll Charles J, meats 905 Genesee av, res 440 S Park av.
Moll Edward E, student, bds 315 Maine.

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Moll Louisa L (wid Louis), res 440 S Park av.
Moll Sophia A, bkpr F P & W A Brewer, bds 440 S Park av.
Molle Bertha Mrs, sorter M E I B.
Molle Constance J, broommkr M E I B, res 223 Benjamin.
Mollhagen Carmen L, music tchr 325 N Weadock av.
Mollhagen James A, bds 325 N Weadock av.
Mollhagen Leo, mach P M R R, bds 325 N Weadock av.
Mollhagen Margaret (wid Arthur), res 325 N Weadock.
Mollhagen May, student, bds 325 N Weadock av.
Moloney, see also Maloney.
Moloney Edmund F, lab, res 419 Ward.
Moloney Theodore, appr F A Brown, bds 419 Ward.
Moloughney, see also Maloney.
Moloughney Katherine, bds 1114 N 6th av.
Moloughney Lucille J, steno, bds 1114 N 6th av.
Moloughney Mary A, collr, bds 1114 N 6th av.
Moloughney Roderick, police, res 1114 N 6th av.
Moloughney Stephen, checker, bds 1114 N 6th av.

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Momeir August D, yardman Ripslinger Bros, res 129 Carrollton.
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Monahan John, janitor, res 915 Stone.
Monohan Margaret, bds 915 Stone.
Monahan Michael, gasfitter, bds 915 Stone.
Monahan Thomas, student, bds 915 Stone.
Monaris Charles, lab, bds 217 Thurber.
Mondor Frank B, painter, res 216 Atwater.
Mondor G Hortense, hairdresser 216 Atwater, bds same.
Mondor M Madeline, steno Argo Electric Vehicle Co, bds 216 Atwater.
Money Edward, barber R G Money, res 2533 N Michigan av.
Money Robert G, barber 411 W Genesee av, res 916 same.
Monk Christ, hlpr P M R R, res 1310 Johnson.
Monks George W, tapemkr Lufkin Rule Co, bds R F D 1.
Monroe, see also Munro and Munroe.

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Our manufacturing department is equipped for the repairing and finishing of fine Jewelry—Designs and Prices submitted for special orders
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Monroe Wm, lab, bds 432 Ward.
Monroe Wm, contr 416 N Granger, res same.
Montanus Emil Rev, rector St John's Episcopal Church, res 119 N Michigan av.
Montgomery Agiobny (wid Wm), res 1123 S Warren.
Montgomery Alonzo L, tmstr, res 637 N 4th av.
Montgomery David, painter E C Maxson & Son, 209 S Washington av.
Montgomery Harry, lab, bds 614 N Franklin.
Montgomery Jefferson, driver W H Jasper, res 114 S 13th.
Montgomery Mamie I, bkpr W A Daily, bds 1123 S Warren av.
Montgomery Mary, waiter International Hotel.
Montgomery Wm H, fireman, res 1301 N 8th.
Montle Jesse J, lab, res 677 N 4th av.
Montney Elizabeth W, clk **THE M W TANNER CO**, bds 816 Lapeer av.
Montross James A, treas Wells-Stone Land Co Ltd, res 1619 N Michigan av.

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214 Germania Ave. (Ground Floor)
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Montroy Emma, domestic Wright's Hotel, rms 334 N Washington av.
Montroy Wm, cementwkr, bds 511 S Harrison.
Monzo Frank A, chef, rms 229 N Baum.
Moody Frank, blksmith Argo Electric Vehicle Co, res 318 Glasby.
Moon A J, ins agt, bds 932 S Washington av.
Moon David W, printer Smith & Stoelker Pub Co, res 618 N Webster.
Mooney Arline C A, boxmkr American Paper Box Co, bds 915 N Fayette.
Mooney Daniel J, slsmn Wm H Ryan, res 610 Cherry.
Mooney David D Jr, bkpr Sag Coal Co, res 1045 S 4th.
Mooney Frank J, blksmith P M R R, res 826 N 6th av.
Mooney James J, paymaster Con Coal Co, res 1022 S Harrison.
Mooney Mary (wid Thomas S), res 1212 N 6th av.
Mooney Peter J, lab, bds 1212 N 6th av.
Moor Orvil F, trav agt, res 414 S Park av.
Moore, see also Mohr.

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Moore Albert, mach hd Natl Engineering Co, bds 1315 N Oakley.
Moore Alice M, dressmkr, 1440 S Warren av, bds same.
Moore Alpheus D, clk D H Moore, bds 1214 Hancock.
Moore Andrew B, chief clk P M R R, rms 310 Carlisle.
Moore Belle, bds 328 S Water.
Moore Bert H, tinner Klopf & Roberts, res 313 Hartsuff
Moore Bessie I, bds 334 N 7th.
Moore Charles D, molder, res 458 N 2d av.
Moore Charles F, cigarmkr Wolverine Cigar Co, res 325½ N Hamilton.
Moore Clara C (wid James H), res 334 Brown.
Moore Clarence, broommkr M E I B.
Moore Clarence F, lab, res 325½ N Hamilton.
Moore Dennis H, grocer 1500 Gratiot av, res 1214 Hancock.
Moore Edward E, carp, res 759 Joslin.
Moore Edwin A, res 334 N 7th.
MOORE EDWIN D, Advertising Distributor, 334 N 7th, res same, Val Tel 1328-B. (See page 9.)

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Corner Janes Av. and Baum
Watt Motor Works Building
General Machine Work
All Work Fully Guaranteed
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Moore Elizabeth A (wid Wesley E), res 1122 Irving.
Moore Elizabeth C, bds 1440 S Warren av.
Moore Elizabeth M, stripper F H Mertz Co, bds 214 Hermansau.
Moore Elizabeth N (wid Wm N), bds 717 Emerson.
Moore Ethel B, bds 414 Carroll.
Moore Frank, yardman Everett House, rms same.
Moore Frederick C, carp, res 915 S 12th.
Moore Frederick R, glass inspr, res 625 Joslin.
Moore George, miner, bds 1315 N Oakley.
Moore George, stockkpr, res 1219 S Harrison.
Moore George P, lab, res 706 N Porter.
Moore George W, ship clk John Schmelzer, res 218 N 4th av.
Moore Gertrude, bds 103 Hermansau.
Moore Henry, lab, bds 1315 S Niagara.
Moore James, carp, res 1315 N Oakley.
Moore James C, motorman, res 852 N Washington av.
Moore Jeremiah, brakeman P M R R, res 1621 Carroll.
Moore John, res 817 N Michigan av.
Moore John, lab, res 1315 S Niagara.

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Moore John C, miner, res 701 Greenwich.
Moore John M (aged 64), died May 3, 1912.
Moore John School, n s Court bet Harrison and Webster.
Moore Joseph B, foreman Columbia Western Mills, res 1309 W Genesee av.
Moore Lavina A, mach opr, bds 1122 Irving av.
Moore Lester R, bench hd A T Ferrell & Co, res 206 Greenwich.
Moore Louise W, clk P O (e s), bds 607 Thompson.
Moore Lyman B, mach Mitts & Merrill, res 712 Meredith.
Moore L Myrtle, steno Jackson-Church-Wilcox Co, bds 1137 S Washington av.
Moore Margaret E, bds 622 Madison.
Moore Margaret M (wid John M), res 1440 S Warren.
Moore Maria (wid James), res 627 River.
Moore Maria E, bds 1621 Carroll.
Moore Martha J Mrs, res 227 Wisner.
Moore Minnie E, nurse 1111 Court, bds same.
MOORE OREN B, Clothing, Boots, Shoes and Gents' Furnishings, 400-402 Potter, Mich Tel 531-L, res 414 Carroll, Mich Tel 742-L.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Moore Nina L, res 1021 Carlisle.
Moore Orin C, painter, bds 334 N 7th.
Moore Paul, ball player, bds 1315 N Oakley.
Moore Roy R, tailor Hughes & Kellogg, bds 622 S Washington av.
Moore Russell A, inspr 4th district Mich Inspection Bureau, res 602 Holden.
Moore Sarah A, ironer, bds 1122 Irving av.
Moore Stanley, sub clk P O (e s), res 317 Simoneau.
Moore Vina A, mach opr Sag Silk Garment Co, bds 1122 Irving av.
Moore Walter E, dentist 404 Wiechmann bldg, res 1629 Genesee av.
Moore Wesley, clk D H Moore, bds 1214 Hancock.
Moore Wesley E (aged 72), died May 4, 1912.
Moore Wm A, meatctr C H Bird, res 803 Bundy.
Moore Wm A, propr Moore's Cigar Store and cigars 112 S Washington av, res 226 N Jefferson av, Mich Tel 1235.
Moore Wm B, trav agt Sag Val Drug Co, res 607 Thompson.

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Moore Wm F, broommkr M E I B.
Moore Wm G, lab, res 620 S Bates.
Moore Wm J, tmstr Brand & Hardin Milling Co, res 717 Gratiot av.
Moore Wm S, ship clk Spangler, Davis & Co, res 317 Emily.
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Moorehouse Elbert W, janitor Home for the Friendless, res 512 Howard.
Moorehouse Jessie, nurse 313 Fitzhugh, bds same.
Moorehouse Libbie Mrs, boarding 313 Fitzhugh.
Moorehouse T Graham, res 724 S Warren av.
Moores Chester A, patternmkr Wolverine Machine Wks, res 408 Walnut.
Moores Ernest J, res 120 S Granger.
Moores Frederick, lab, bds 1200 S Jefferson av.

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Moores Roy S, clk Morley Bros, bds 408 Walnut.
Moose Club, Hamilton sq bldg.
Moran David J, res 642 S Weadock av.
Moran Elizabeth A, student, bds 1001 S Webster.
Moran Frank L, clk Morley Bros, res 108 N Park av.
Moran James J, carp 2019 N Bond, res same.
Moran Jennie L (wid Edward), res 311 S 4th av.
Moran Joseph M, res 434 Cornelia.
Moran Joseph M, section hd, res 1001 S Webster.
Moran Lawrence, bds 108 N Park av.
Moran Mary C, student, bds 2019 N Bond.
Moran Thomas L, clk Jaeckel & Rau, bds 108 N Park av
Moran Wm F, packer Farmers Handy Wagon Co, res 506 Van Etten.
Mordec Mary (wid Frank), removed to Detroit, Mich.
Morden, see also Marden.
Morden Anthony J, condr P M R R, res 443 N 2d av.
Mordec Hall, 520 Perkins.
Moreau Mary (wid John), res 512 Farwell.
Morell Charles G, clk, bds 425 Linton.
Morell Elizabeth (wid Benjamin), res 425 Linton.
Morell Lillian, tchr, bds 425 Linton.

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Day & Night School Enter any time

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Morenc John, lab, res 156 Monroe, Carrollton.
Morenc John Jr, lab, res 301 N Bates.
Morenc Joseph S, appr Morley Bros, bds 156 Monroe.
Morenc Michael, lab, bds 156 Monroe, Carrollton.
Morenc Stanley, mach hd, res 423 Perkins.
Morey Nellie F, tchr Emerson School, res 338 S Weadock av.
Morford Arthur R, baggageman P M R R, res 235 Simoneau.
Morford Charles (Saginaw Custom Shirt Co), res 2173 S Michigan av.
Morford Etta M, bkpr Saginaw Custom Shirt Co, bds 2173 S Michigan av.
Morgan Bessie I, student Bliss-Alger Business College, bds 1236 Sheridan av.
Morgan Charles W, engr St Mary's Hospital, res 1236 Sheridan av.
Morgan Cordon E, ship clk, res 525 Holmes.
Morgan Edward B, woodwkr Lufkin Rule Co, res 413 Thayer.

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PLASTER, CEMENT, ETC.
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Murray Henry, finisher, res s w cor Johnson and Helena
Murray James, engr M E I B, res 1315 N Bond.
Murray James, janitor, res 905 Marion.

HOUSEHOLD GOODS AND DRAPERIES CLEANED AND DYED
Wolverine Dry Cleaning Co.
407-411 N. HAMILTON
Bell Phone 2948. Valley Phone 3000

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Rentals. WE MAKE A SPECIALTY OF COLLECTING RENTS. Try us for Best Results.
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Murray John, miner, res 1503 Lyon,
Murray John J, miner, bds 200 Ruckle.
Murray John W (Quinn & Murray), res 922 S Weadock
Murray Julia A, bds 807 Millard.
Murray Lucy C, steno Sag Val Drug Co, bds 723 Hoyt.
Murray Margaret C, dry goods 306 Genesee av, bds 807 Millard.
Murray Mary A, bds 723 Hoyt av.
Murray May, student, bds 1503 Lyon.
Murray Melissa, cook 503 N Jefferson av.
Murray Ovid, lab, bds 222 S Washington av.
Murray Roy, tailor, bds 622 S Water.
Murray Thelma, res 622 S Water.
Murray Walter B, bkpr Sag Milling Co, bds 109 Hayden
Murray Wm D, dept mngr **THE M W TANNER CO,** res 811 Cronk av.
Murray & Maruna (Andrew Murray, Frank J Maruna), proprs Ideal Brass Foundry, 110 S Water.
Murry Mae Mrs, bds 700 Julius.
Musielak John, lab, n s Cornelia, 1 w of Kimball.
Musielak Wm, carp, res w s Kimball, 1 n of Cornelia.

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Dipworth Art Co. 118 North Jefferson Ave. | *We Make a Specialty of Office Pictures*

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Mutscheller Clifford (Mutscheller Bros), bds 136 Mott.
Mutscheller Edward, bds 334 S 7th.
Mutscheller George (Cowles & Mutscheller), res 522 Holden.
Mutscheller Jacob, carp, res 334 S 7th.
Mutscheller Martin Jr (Mutscheller Bros), bds 136 Mott
Mutscheller Meta, clk Board of Education (e s), bds 136 Mott.
Mutscheller Michael, contr 136 Mott, res same.
Mutscheller Michael, tinsmith, bds Arndt's Hotel.
Mutscheller Olga, domestic Hotel Messner.
Mutscheller Wm, trav agt, rms 402 N Warren av.
MUTUAL BENEFIT LIFE INS CO, Clift & Bullock District Agents, 403 Eddy Bldg, Tels: Mich 802-J, Val 33-B.
Mutz Alma J, bkpr Sag City Gas Co, 229 S 4th av.
Muzer Simon, lab, res 320 S 14th.
Mye Louise, rms 426 Johnson.
Myer, see also Maher, Maier, Meier, Meyer and Moyer.

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Everything for the Office 129 No. Franklin Street

Fancy Dyeing **Cosendai Dye Works**
CLEANERS Established 1877
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MYER ALFRED F, Attorney-at-Law, 407-408-409 Kirby Bldg, Tels: Mich 2230, Val 1071-A, res 1 Qualmann Bldg, Mich Tel 2298-J.
MYER ALFRED F, Circuit Court Commissioner, 407-408-409 Kirby Bldg, Tels: Mich 2230, Val 1071-A.
Myer Alice, smstrs M C Murray, bds 1703 Carroll.
Myer Frank J, real estate, res 610 N Warren av.
Myer Lena A, dressmkr 1703 Carroll, res same.
Myer Myrtle, student, bds 610 Wadsworth av.
Myer Nelson E, watchmkr C F Nelson, bds 610 N Warren av.
Myer Pettite, bds 418 N Michigan av.
Myer Robert, lab, bds International Hotel.
Myer Russell G, clk James W Grant, bds 610 N Warren
Myers, see also Meyers.
Myers Alexander, stove setter, res 221 N 13th.
Myers Arthur A, student Bliss-Alber Business College, bds 221 N 13th.
Myers Charles, lab, rms 213 N Baum.
Myers Charles I, bds 305 N Bond.
Myers Chester, glasswkr, bds 2347 S Michigan av.

Genesee Soft Nut Coal
BEST FOR RANGES - IT IS HOT STUFF
Val. Tel. 422 Genesee Coal Co. 501 Emily St. Bell Tel. 787

Myers Earl, wks Sag Mnfg Co, bds Hotel Leach.
Myers Edward J, ironwkr Wickes Boiler Co, bds 326 S Washington av.
Myers Ellsworth O, foreman Sag Mnfg Co, res 1115 Maple.
Myers Frank, scaleman U S Exp Co, bds 633 N Charles
Myers Frank J, express 1727 Johnson, res same.
Myers Harvey, clk Union Drug Co, bds 305 N Bond.
Myers Hazel V, steno, bds 1727 Johnson.
Myers Henry, glasswkr, bds 2347 S Michigan av.
Myers Irvin, dentist, 407½ Court, res 305 N Bond.
Myers Jacob, lab, res 324 N 2d av.
Myers Jesse, lab, res 933 Bundy.
Myers John, janitor, rms 414 Johnson.
Myers Leonard, lab, bds 818 N 2d av.
Myers Marie, tchr Otto Roeser School, bds 305 N Bond
Mynarik Louis, lab, res s s Huron, 1 w of S 17th.
Myra Mary O, smstrs, rms 334 N Washington av.
Myrtle Hall, 512-514 Potter.
Naar Elizabeth (wid John R), res 914 Walnut.
Naar Rose, woodwkr Lufkin Rule Co, bds 914 Walnut.
Nachtman Andrew, lab, res e s Kimball, 3 s of Norman.

The Grande Livery, Sale and Boarding Stable
312 N. Hamilton Both Tels.

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STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
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Nachtman Anton, miner, res e s Kimball, 3 s of Norman (B V).
Nachtman Edward, bds Andrew Nachtman.
Nachtman James, lab, bds Andrew Nachtman.
Nachtman Mary, bds Andrew Nachtman.
Nachtweih Arnold C, foreman Sag Specialty Co, res 1750 Gratiot av.
Nachtweih Arnold J, mill hd, bds 1750 Gratiot av.
Naegele Charles J M, hlpr Jackson & Church Co, bds 501 N Hamilton.
Naegely Charlotte M, bds 1615 Genesee av.
Naegely Henry, res 1615 Genesee av.
NAEGELY HENRY E, Attorney-at-Law, 310 Bearinger Bldg, Both Tels 837, res 421 Carlisle, Mich Tel 99-L.
Nafus Malinda (wid Wm S), res 312 Stark.
Nagel Albert J, mach Werner & Pfleiderer Co, res 1813 Clinton.
Nagel Albert J Jr, lab, bds 1802 Clinton.
Nagel Anthony, lab, bds 1813 Clinton.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
Both Phones 822

Nagel Edward R, clk Sag Val Drug Co, bds 1813 Clinton.
Nagel Elsie, bds 1513 Cherry.
Nagel Frederick, lab, res 1513 Cherry.
Nagel Fred H, clk Sag Val Drug Co, bds 1813 Clinton.
Nagel John F W, lab, res 413 S Porter.
Nagel Matie L, smstrs, bds 1513 Cherry.
Nagel Minna M, asst mngr H B Schneermann & Co, bds 1415 Adams.
Nagel Wm, lab, res 1415 Adams.
Nagel Wm A M (Heidger & Nagel), res 407 S Porter.
Nagel Wm C, fireman, bds 1513 Cherry.
Nagle Charles E, watchman, res 1241 S Washington av.
Nagle Frank J, brakeman, res 712 N 3d av.
Naismith Andrew, lab, bds 732 Sheridan av.
Naismith Ebenezer, carp, res 732 Sheridan av.
Naismythe Isabelle (wid John), res 620 S Mason.
Naismythe James, clk L G Wm Kohn, bds 620 S Mason.
Naismythe Jane, milliner Julia H Reise, bds 620 S Mason
Naismythe Wm M, bds 620 S Mason.
Najewicz Anthony, lab, res 1113 Hess av.
Nams Dene (wid Robert), bds 135 Bay.

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Val. Tel. 2892 Mich. Tel. 3002

Nantell Richard, res 812 N Oakley.
Naoum Gust, clk D P Disentis, rms 417 Genesee av.
Napieralla Walter, lab, res n e cor Weiss and N Michigan av, Carrollton.
Naples Ralph, lab P M R R, bds 515 N 3d av.
Naples Samuel, lab P M R R, bds 626 N Washington av
Napolitan Raffaelo, lab, res 515 N 3d av.
Napper John, miner, res 851 S 11th.
Narten Edward, tinner Otto A F Winterstein, bds 1213 Lapeer av.
Narten Ferdinand C (Kull & Narten), res 1213 Lapeer.
Narten Frederick E, clk Kull & Narten, res 921 Genesee.
Narten Louise A, bds 1213 Lapeer av.
Nary Margaret (wid Patrick), bds St Mary's Hospital.
Nasby Charles H, yardman L C Smith & Co, bds 1628 N Niagara.
Nasby David, barn foreman, res 1628 N Niagara.
Nasby David E, lab, bds 1628 N Niagara.
Nash Carrie Mrs, cook Parker House, bds same.
Nash Charles B, restaurant 127 S Baum, res 1018 N Harrison.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Nash Dwight E, foreman, res 610½ Gratiot av.
Nash John W, mach hd Natl Engineering Co, bds 505 S Fayette.
Nash Joseph, lab, bds 610½ Gratiot av.
Nash M Estelle, tchr Arthur Hill High School, bds 205 S Porter.
Nash Ruth, bds 610½ Gratiot av.
Nass August, painter, bds 407 Carrollton.
Nast Alma L S, bds 1118 Mackinaw.
Nast Frederick C, grocer 1122 Mackinaw, res 1118 same.
Nathan Blocks, 108-112 N Hamilton and 1118 same.
National Association of Mercantile Agencies (Northern Credit Co), 606 Bearinger bldg.
National Biscuit Co, W M McGinnis mngr, 100 Genesee.
NATIONAL BREWING CO AND BOTTLING WKS, Walter H Weber Mngr, n e cor Walnut and Genesee av, Both Tels 385.
NATIONAL CASH REGISTER CO (Dayton, Ohio), Frank E Leland Sales Agent, 219 S Washington av, Mich Tel 344-L.

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301 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid up Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

Bob White Poultry Feed
(Best on Earth) CALLAM MILLS

NATIONAL ENGINEERING CO, A P Bliss Pres, O E Myer Sec, Mnfrs Gasoline Engines, Tanks and Automobile Parts, 922 S Niagara, Tels: Mich 3194, Val 2804.

National Express Co (e s), C B Stumpfig agt, 117 S Washington av, Both Tels 53, branch M C R R, Val Tel 178,

National Express Co (w s), A C Hall agt, 122 N Hamilton, Tels: Mich 3168, Val 2884.

National House, Mrs Alice VanVleck propr, 304 Potter.

NATIONAL WASHBOARD CO. H J Gilbert Pres, E M Kemp (Chicago, Ill) Vice-Pres, Arnold Boutell Treas, W J Donahue (Chicago, Ill) Sec, 122 King cor Perry, Both Tels 2900.

Natoniewski John, lab, rms 409 Davenport.

Nau Jacob, painter, res 328 N 3d av.

Nauer Alvin J, clk J B Nauer, bds 1213 S Warren av.

Nauer Clarence J (Clark Grocery Co), bds 1213 S Warren av.

Nauer Cyril M, clk J B Nauer, bds 1213 S Warren av.

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NAUER JOHN B, Everything That's Good To Eat, 700 S Washington av, Tels: Mich 762, Val 539, res 1213 S Warren av, Val Tel 1439-A.

Nauer Leo, clk, bds 1213 S Warren av.

Nauer Louis, trucker M C R R, res 1207 S Warren av.

Nauer Mary, housekpr 704 Cherry.

Nauer Raymond A, clk U S Graphite Co, bds 1213 S Warren av.

Naujkas Joseph, lab, res e s Oakwood av, 1 s of Arnold.

Naumann, see also Neumann, Niemann and Newman.

Naumann Margaret H (wid Gottlieb), res 707 S 4th av,

Naumann Nicholas, grocer 1811 Madison, res 1807 same.

Naumann Peter, lab, res 721 Carlisle.

Naumann Ricke, bds 707 S 4th av.

Navarre Tessie A (wid Frank D), bds 1008 N Hamilton.

Navarro Joseph, fruits 118 N Michigan av, res same.

Nealen Frank, blksmith, bds 1521 S Michigan av.

Near Jane (wid Wm), bds 835 Douglas.

Near Oliver, carp, res 835 Douglas.

Neat George E, sheetmetalwkr Sag Sheet Metal Wks, res 413 Atwater.

Neberly Julius J, toolmkr Lufkin Rule Co, res 1314 N 8th.

HENRY FEICE & SON, Agents for
Globe-Wernicke Sectional Book Cases.
113-121 SOUTH BAUM. Tels. Mich. 140-L. Val. 1099-A.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

127 N. Franklin St. Saginaw, Mich.
Bliss-Alger COLLEGE.
Day & Night School Enter any time

Needham Edwin D, foreman Sag Coal Co, res 1419 Ames.
Needham Gladys, bds 921 Cleveland.
Needham Inez, milliner Julia H Reise, bds 921 Cleveland
Needham Isaac, bds 1419 Ames.
Needham Joseph W, vice-pres Sag Ice & Coal Co, res 921 Cleveland.
Needham Mary E (wid Isaac), bds 921 Cleveland.
Needham Wm H, lab, res 616 Hess av.
Neef Carl, trimmer Argo Electric Vehicle Co, bds 826 N Washington av.
Neely Andrew W, condr, res 1106 Carroll.
Neff Isaac, res 616 Maine.
Neffinger Emma, clk Barie's, bds 453 N 3d av.
Nehls Edward F, clk, res 524 N Porter.
Nehls Ferdinand, mach, res 409 Mershon.
Nehls Matilda (wid Frank), res 524 N Porter.
Nehls Rudolph J, clk Paxson & Schoeneberg, res 3107 S Washington av.
Nehls Wm J, foreman, res 1216 N Bond.
Nehmer Charles F, carp, res 616 Joslin.

F. TAUB & SONS, Architects
Builders and Dealers in Real Estate
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Neidhamer Wm F, mach, bds 411 Johnson.
Neidhardt Fred A, bds 1119 Germania av.
Neidhardt Julius T, barber Joseph Maerz, res 1125 Germania av.
Neidhardt Margaret (wid Ferdinand), res 1119 Germania av.
Neidhardt Marie, clk, bds 1119 Germania av.
Neigenfind Alfred, hlpr Cosendai Dye Works, bds 510 N Weadock av.
Neigh Andrew, fireman, bds 326 S Washington av.
Neilan Agnes, tel opr H W Carr Co, bds 407 N 2d av.
Neilan Alfred L, foreman water service P M R R, res 330 N 2d av.
Neilan Bridget (wid Peter), res 407 N 2d av.
Neilan Elizabeth A, clk THE M W TANNER CO, bds 407 N 2d av.
Neilan John R, slsmn Symons Bros & Co, rms 401 Johnson.
Neininger Albin, mach hd Feige Desk Co, res 324 Alger.
Neininger Frank R, tailor Beach Tailoring Co, bds 324 Alger.

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Plate Glass & Burglary Insurance of all kinds

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Telephones { Bell 365 Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

MURPHY & O'HARA
714-716 Genesee Avenue.
Both Phones.
Dealers in all kinds of
CARPETS, RUGS, OIL CLOTHS
AND LINOLEUM.

Flour, Feed and Farm Produce
VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Groceries and Meats
BOTH PHONES

Neininger Henry A, collarmkr, bds 324 Alger.
Neininger Norbert J, mach hd Lufkin Rule Co, bds 324 Alger.
Neininger Pauline M, tel opr Mich State Tel Co, bds 324 Alger.
Nelson Ada, finance clk P O (e s), bds 520 S Jefferson av
Nelson Alfred, bartndr, res 1400 N 6th.
Nellis Alma W, steno S L Eastman Flooring Co, res Bay City, Mich.
Nelson, see also Nielsen.
Nelson Anton, lab, res 1415 S Webster.
Nelson Axel, lab, bds 1415 S Webster.
Nelson Brainard, bds 214 N 2d av.
NELSON BROS CO (Clarence A, Harry B and Clinton J Nelson), Mnfrs of Gasoline Engines and Pump Jacks, s e cor Owen and Morse, Tels: Mich 1688, Val 788.
Nelson Burt, painter, res e s Jeffers nr Ketcham.
Nelson Carrie S, laundress Price Laundry, bds 1200 N Granger.
Nelson Charles B (Nichols & Nelson), res s s N Washington av, 1 w of 16th (B V).

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

NELSON CHARLES F, Watches, Clocks, Jewelry, 106 N Hamilton, Val Tel 2899, res same.
Nelson Charles T, butcher, res 1203 Stephens.
Nelson Christian P, confr 922 Gratiot av, res 1014 Stephens.
Nelson Christian W, fireman, res 1200 N Granger.
Nelson Clare, res 1532 S Jefferson av.
Nelson Clarence A (Nelson Bros Co), res 1532 S Jefferson av.
Nelson Clinton J (Nelson Bros Co), res 114 Howard.
Nelson Douglas H, claim examiner U S Health and Accident Ins Co, res 801 Genesee av.
Nelson Edward, bds 510 N Porter.
Nelson Edwina W, student, bds 114 Martha.
Nelson Eliza Mrs, res 1521 S Hamilton.
Nelson Ethel, cash girl J W Ippel Co, bds 1121 S Niagara.
Nelson Gustave C, mach hd Lufkin Rule Co, res 104 Linton.
Nelson Harry B (Nelson Bros Co), res 1132 Owen.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

KODAKS AND CAMERAS
At M. E. Danforth's 113-115 S. Jefferson Ave.

Nelson Henrietta M, tchr Hoyt School, bds 520 S Jefferson av.
Nelson Herbert, lab, bds 212 N 2d av.
Nelson John A, ins agt, res 302 Gage.
Nelson John E, carp, res 319 Glasby.
Nelson Joseph, lab, res 622 N Oakley.
Nelson Julius, mach, res 520 S Jefferson av.
Nelson Laura A (wid Theodore), res 114 Martha.
Nelson Louis C, driver L C Smith, bds 1121 S Niagara.
Nelson Wm, res 1121 S Niagara.
Nelson Wm D, trav agt, res 606 Catherine.
Nelson Wm H, miner, res 1012 Atwater.
Nentwig Ernest, lab, res 346 Carrollton, Carrollton.
Nentwig George, grocer 346 Weiss, Carrollton, bds same
Nentwig Peter, car repr, res 407 Eddy, Carrollton.
Nerreter Alma, maid 629 N Jefferson av.
Nerreter Clara J, bds 118 S Porter.
NERRETER LOUIS G (L G Nerreter & Co), Insurance, Real Estate, Notary Public 207 Bearinger Bldg, Val Tel 618-A, res 706 Wadsworth av, Val Tel 1543-B.

LOOK FOR THE
UNION LABEL

Nerreter Lucy H Mrs, bds 118 S Porter.
NERRETER L G & CO (Louis G Nerreter), General Insurance and Real Estate, 207 Bearinger Bldg, Val Tel 618-A.
Nerreter Wm, engr, res 1103 S Park av.
Nestell Annie L (wid Edward L), res 101 Lewis.
Nestell Berton R, carp, bds 101 Lewis.
Nestell Elmer F, carp, bds 101 Lewis.
Nestell Ernest, clk, bds 101 Lewis.
Nestell Robert B, painter 1825 N Michigan av, res same.
Nester Catherine (wid John), bds 626 Douglas.
Nester Harry J, solr, res 628 Douglas.
Nethercott George F, res 321 S Weadock av.
Nethercott Marion N (wid Robert), bds 321 S Weadock.
Nettleton Barbara (wid Wm), res 1012 Emerick.
Nettleton Frank E, lab, bds 1012 Emerick.
Neubauer Richard C, mach hd Feige Desk Co, bds 620 Emily.
Neubauer Rudolph H, carp, res 620 Emily.
Neuchterlein, see Nuechterlein.
Neuendorf, see also Niendorf.

RIPSLINGER BROS., Cinders and Cement
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar and Pickle Co.
CIDER VINEGAR. IT IS SUPERIOR.
MANUFACTURERS OF "OAKLAND" Brand
Try it and be convinced. ASK YOUR JOBBER.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Neuendorf Alma, milliner, bds 120 N Andre.
Neuendorf Arthur, lab, bds 1321 Jackson.
Neuendorf Arthur M, clk U S Health and Accident Ins Co, bds 1210 Gratiot av.
Neuendorf August F W, lab, res 613 Greenwich.
Neuendorf Bertha, clk Sag Hardware Co, bds 120 N Andre.
Neuendorf Charles G, smoother, res 1321 Jackson.
Neuendorf Emilie (wid Charles F), res 1210 Gratiot av.
Neuendorf Florence, mach opr The Bernhard Co, bds 1321 Jackson.
Neuendorf Frank, tmstr, res 919 S Woodbridge.
NEUENDORF FRED W, Prescription Druggist, Toilet Articles, Perfumery, Proprietary Medicines, Etc, 505 S Michigan av cor Gratiot av, Tels: Mich 3397, Val 2854, res 120 N Andre, Val Tel 3272-M. (See left center lines.)
Neuendorf Frieda (wid Wm), res 120 N Andre.
Neuendorf John W, switchboardtndr, res 1531 Sheridan.
Neuendorf Metta, dressmkr, bds 120 N Andre.
Neuendorf Otto M, motorman, bds 613 Greenwich.

Are You Getting BALD? If so, Try Our Quinine Hair Tonic It Actually Grows Hair. Made and Sold Only By
NEUENDORF & SCHMECK
The Progressive Pharmacists
Two Stores 420-422 W. Genesee Ave. 505 S. Michigan Ave.

Neuendorf Wm J, mach hd, bds 120 N Andre.
NEUENDORF & SCHMECK (Fred W Neuendorf and Wm A Schmeck), Wm A Schmeck Mngr, Prescription Druggists, Toilet Articles, Perfumery, Proprietary Medicines, Confectionery and Soda Water, 420-422 W Genesee av, Tels: Mich 1522-J, Val 1282. (See left center lines.)
Neuenkirch Charles F, carp, res 454 S 7th.
Neuenkirch Hilda, clk, bds 454 S 7th.
Neuenkirch Ottomar, printer Sag Post-Zeitung, res 454 S 7th.
Neuenkirch Wm E, bench hd, res 1720 Maple.
Neuhaus A Nellie, student, bds 509 Elm.
Neuhaus Charles, miner, bds 1805 Gratiot av.
Neuhaus Fred, electrn, res 1749 Gratiot av.
Neuhaus George (aged 70), died Nov 19, 1912.
Neuhaus Gerhard, mine supt, res 509 Elm.
Neuhaus Gertrude, nurse 1805 Gratiot av, bds same.
Neuhaus Herman M, miner, res 1753 Gratiot av.
Neuhaus Nellie (wid George), res 1805 Gratiot av.
Neuhaus Wm, miner, bds 1805 Gratiot av.

Tierney Bros.
217 Genesee Avenue
Val. Tel. 290 Mich. Tel. 528
We Loan Money
ON YOUR WAGES, WITHOUT ENDORSERS OR SECURITY

REID & SCHWEMER ELECTRICAL CONTRACTORS
Mich. Tel. 807-J 408 Tuscola

A. Deisler & Son | **UNDERTAKERS Chapel in Connection**
705-711 Germania Ave.

Neumann, see also Naumann, Newman and Niemann.
Neumann Alma, music tchr 434 S 11th, bds same.
Neumann Anna, woodwkr Lufkin Rule Co, bds R F D 3.
Neumann August, lime burner, res 517 N Andre.
Neumann August F, (aged 63), died June 11, 1912.
Neumann August J, carp, res 212 N Andre.
Neumann Carl, cigar mnfr 421 S 12th, res same.
Neumann Caroline (wid Wm), res 312 Lapeer av.
Neumann Edward A, carp, bds 517 N Andre.
Neumann Ella L. maid 618 N Michigan av.
Neumann Ernest, lab, res n w cor Norman and Sophia.
Neumann Ernest Jr, miner, bds Ernest Neumann (B V)
Neumann Frank H, sawmkr Mich Saw Co, res 437 S 11th
Neumann Frederick, res e s N 16th, 1 n of Norman (B V)
Neumann Fred W, res 508 N Washington av.
Neumann Frieda H, stripper Carl Neumann, bds 421 S 12th.
Neumann F Hugo, tailor A R Mountjoy, res 436 N 4th.
Neumann Gust, glass ctr, bds 410 Johnson.
Neumann Hattie H, clk H B Schneermann & Co, bds 434 S 11th.

Daun, Crawford & Company
Electrical Contractors Motor Repair Work our Specialty
Armature Winding Agents-General Electric Motors in Stock 407 Ames St. W. S.

Neumann Helen H, clk August Marx, bds 434 S 11th.
Neumann Henrietta (wid August F), res 434 S 11th.
Neumann Henry J, removed to Detroit, Mich.
Neumann Herman A, paperhanger 1721 Hancock, res same.
Neumann Herman E, mach, res 336 Ward.
Neumann Ida, bds 436 N 4th av.
Neumann John, carp, res s s Lapeer av, 2 e of P M R R.
Neumann Joseph, carp, res 336 S 12th.
Neumann Louise W, bds 312 Lapeer av.
Neumann Mary (wid Henry), bds 1003 N Fayette.
Neumann Metta (wid Henry), res 821 Stone.
Neumann Otto, hlpr, res 613 Elinor av.
Neumann Paul, tmstr, bds 517 N Andre.
Neumann Paul H, mach, res 407 S 7th.
Neumann Rudolph, farmer, bds John Neumann (B V).
Neumann Violet, domestic 1017 N Michigan av.
Neumann Walter, appr Carl Neumann, bds 421 S 12th.
Neumann Wm, electrn, res 229 N 7th.
Neumann Wm, plumber, bds 436 N 4th av.
Neumann Wm B, carp, bds Arndt Hotel.
Neuschafer Archie J, ball player, rms 125 N 3d av.

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OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating & Ventilating Co. 113 N. WATER ST. SAGINAW, MICH

SAGINAW HARDWARE CO. | **GUNS, AMMUNITION Fishing Tackle and Base Ball Goods**
West Side, 200-208 S. Hamilton St. Both Phones 2894

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SAGINAW, MICH. IT IS PURE.

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Neuwirt Christian, lab, res 1201 Lyon.
Neuwirt Henry, lab, bds 507 Lyon.
Neuwirt Sophia, mach opr, bds 1201 Lyon.
Nevard Alice M, binder W J McCron, bds 614 N 8th.
Nevard Fred, mach, bds 614 N 8th.
Nevard Lucy (wid Wm), res 614 N 8th.
Nevermann Carl, bds 1224 Cherry.
Neville Vilena, nurse, 1452 Genesee av, bds same.
Neview Sophronia, clk Nickels, Mertz & Co, bds 613 Harrison.
New Conrad, lab, bds 901 Tuscola.
New Jacob (New & Meister), res 901 Tuscola.
New Jacob, painter, rms 324 N 2d av.
NEW & MEISTER (Jacob New, Michael Meister), Dealers in Coal and Wood, Office and Yard n e cor N 8th and P M R R, Tels: Mich 1375-L, Val 604-A.
Newberry George A, supt West Side Central Rescue Mission, res 708 Vine.
Newberry Grace, smstrs, res 431 Howard.
Newberry John J, real estate solr J O Newberry, res 843 Sheridan av.

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NEWBERRY JOHN O, Lawyer and Real Estate, 9-10 Mason Bldg, Tels: Mich 542-J, Val 383, res 1103 Genesee av, Tels: Mich 597-L, Val 149-B.
Newberry Mabel L, bds 1103 Genesee av.
Newberry Vernon, lab, bds 431 Howard.
Newberry Wm A, motorman, bds 843 Sheridan av.
Newbine John, crater, bds 901 Randolph.
Newbold Morse, lab, res 911 N 6th av.
Newcomb Thaddeus M, mach, res 707 Emerson.
Newell Ernest C (E C Newell & Co), bds 222 N Webster.
Newell E C & Co (Ernest C and Nellie D Newell), wall paper 114 S Hamilton.
Newell Flora B, tchr Bliss School, bds 222 N Webster.
Newell Frances E (wid Charles H), res 508 Emily.
Newell Gladys E, steno Joint Rate Weighing and Insp Bureau, bds 513 Owen.
Newell John, pipefitter, res 513 Owen.
Newell Laura E, dressmkr 513 Owen, bds same.
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Newland Glen, brakeman, res 610 N 4th av.
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Newman Arthur J, chauffeffur Sag Taxicab Co, bds 417 N Granger.
Neuman August W, designer Central Cut Glass Co, bds 410 Johnson.
Newman Clara E (wid Frank A), res 501 S Park av.
Newman Ellsworth S, res 419 N Granger.
Newman Ernest, mach opr Natl Engineering Co, res 1421 S Hamilton.
Newman Gertrude, clk **THE M W TANNER CO**, bds 963 N 5th av.
Newman Louise M, steno, bds 501 S Park av.
Newman Paul, yardman Sag Ice & Coal Co, bds 517 N Charles.
Newman Simeon D, slsmn Singer Sewing Machine Co, res 963 N 5th av.
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Newsted Nellie D, steno Fred G Schlagel & Co, bds 722 Sheridan av.
Newton Edith, bds 514 N Jefferson av.
Newton Frederick W (Newton & Stearns), mngr Northern Credit Co, bds 514 N Jefferson av.
Newton Nellie I (wid Frank O), bds 703 S Washington.
Newton Ralph B, mach Jackson-Church-Wilcox Co, res 512 N Harrison.
Newton Sarah B (wid Lucius F), bds 1444 Genesee av.
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Newville Henry, janitor Brewer blk, res 128 N Franklni.
Newvine Eli, janitor, res 409 Newton.
Newvine Frank, contr e s S Jefferson av, 1 s of Hess av, res same.

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Nichol Eva J (wid Wm C), bds 110 Wadsworth av.
Nichol Raymond R, receiving teller Bank of Saginaw, bds 110 Wadsworth av.
Nicholas Madam, hair goods 128 S Washington av, res same.
Nicholas Nellie Mrs, res 1626 N Oakley.
Nicholls Edna V, cashr Morley Bros, bds 127 Merrill.
Nicholls Kate, music tchr 203 S Jefferson av, res same.
Nicholls Katherine (wid Wm J), res 127 Merrill.
Nichols Bertha (wid George W), res 709 McCoskry.
Nichols Charles H, tanner, res w s N 16th, 3 n of Cornelia (B V).
Nichols Francis M, lab, res 634 N 2d av.
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Nichols Harry H, pattern ctr Allington & Curtis Mnfg Co, res 933 S Washington av.
Nichols James W, agt, bds 1235 S Warren av.
Nichols John, miner, bds 820 S 11th.
Nichols Lambert, brakeman, bds 814 N 7th.
Nichols Lillian (wid Wm), bds 222 Mott.
Nichols Maude L, sorter Lon Carpenter, bds 709 McCoskry.
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Nichols Nellie A Mrs, boarding 634 N 2d av.
Nichols Stephen (Nichols & Nelson), res n w cor Norman and Munson av (B V).
Nichols & Nelson (Stephen Nichols and Charles B Nelson), saloon s w cor N Washington av and N 16th.
Nicholson Mary (wid John), bds 407 Howard.
Nicholson Robert J, rulemkr, res 214 N 4th av.
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Nickodemus Building, 704 Genesee av.
Nickodemus Caroline, bds 1051 Genesee av.
Nickodemus Edna M, bds 1304 Janes av.
Nickodemus Jacob, res 1051 Genesee av.
Nickodemus John P, res 1304 Janes av.
NICKODEMUS K R GUSTAV, Real Estate, Nickodemus Bldg, 704 Genesee av, Mich Tel 1752-L, bds 1051 same, Mich Tel 970.
Nickodemus Louise C, china decorator 1051 Genesee av, bds same.
NICKODEMUS M L, Real Estate and Loans, 234 S Weadock av, res same, Mich Tel 1542.
Nickodemus Peter, res 234 S Weadock av.
Nicol David A, civil engr, res 525 N Jefferson av.
Nicol Robert G, surveyor Con Coal Co, res 42 Stark.
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Niederstadt Catherine Mrs, nurse 437 S 9th, res same.
Niederstadt Charles A, engr, res 526 Carlisle.
Niederstadt Ella (wid Alexander A), res 930 N Washington av.
Niefenegger Emma M, clk, bds 453 N 3d av.
Niefenegger Frederick, res 453 N 3d av.
Nielsen, see also Nelson.
Nielsen Christian, glasswkr, bds 545 Greenwich.
Nielsen S, musician, bds Arndt Hotel.
Nielski Frank, meats 1253 Genesee av, res 1011 Hoyt.
Niemann, see also Naumann, Neumann and Newman.
Niemann Charles, res n s Prescott av, 1 e of Williamson
Niemann Christian, lab, bds 921 Carrollton, Carrollton.
Niemann Frederick, res 1611 Janes av.
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Niemann John, lab, res 119 Siegel.
Niemann John F, lab, res 2826 N Michigan av, Carrollton
Niemann Herman, hlpr, bds 123 Crapo.
Niemann Wm, boilermkr, res 120 Siegel.
Niemann Wm, lab, res 336 S 11th.
Niemann Wm F, lab, res 2804 N Michigan av, Carrollton
Niemeyer Roy, lineman Mich State Tel Co, rms 209 S Washington av.
Niemezawski Josephine, music tchr 813 S 4th av, bds same.
Niendorf, see also Neuendorf.
Niendorf Edward, lab, bds Robert Niendorf (B V).
Niendorf George R, switchman, res 307 Farwell.
Niendorf Mabel, bds Robert Niendorf (B V).
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Nihart Joseph, lab, bds 825 Carrollton.
Nihart Nellie (wid Amos), res 825 Carrollton.
Nikolai Emery, mach opr, bds 502 Division.
Nikolai Henry, lab, bds 502 Division.
Nikolai Peter, lab, res 502 Division.
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Nitschky Fred G, mach Werner & Pfleiderer Co, bds 407 N 14th.
Nitschky Jennie L, smstrs, bds 1012 Carlisle.
Niven Charlotte, student, bds 302 N 5th av.
Niven James R (J Niven Electric Co), res 302 N 5th av.
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Niven Robert, carp, bds 1215 Congress av.
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Noack Oscar, bds 932 Benjamin.
Noack Reinhard, carp, bds 932 Benjamin.
Noack Selma, bds 932 Benjamin.
Noah Laura, bds 427 Wilkins.
Noble Carl O, lab, bds 1903 Gratiot av.
Noble Frank A, mason, res 1500 S Granger.
Noble George B, res 704 S Michigan av.
Noble George H, dispatcher P M R R, res 519 Owen.
Noble George H, fireman P M R R, res 525 N 2d av.
Noble James W, res 1202 S Michigan av.
Noble Jessie, mach opr, bds 1903 Gratiot av.
Noble Wm H, carp, res 1903 Gratiot av.
Nocknell Charles, lab, bds 211½ N Jefferson av.
Noel Flora E, bds 332 Stone.
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Noland Charles A, estimator East Side Lumber Co, bds 622 N Webster.
Noland Mary A (wid James A), res 622 N Webster.
Noland Mary M, bds 622 N Webster.
Nold Wm, lab P M R R, res 314 Wadsworth av.
Nord Edward, ctr Seemann & Peters, bds 117 N. Baum.
Norfolk Phoebe, bds 708 S 10th.
Norris Alfred W, bkpr Brooks Mnfg Co, res 1150 Genesee av.
Norris Block, 101-103 Genesee av.
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Norton Frederick E, res 921 Genesee av.
Norton George R, collr, res 132 Schaefer.
Norton George W, foreman H W Carr Co, res 2222 N Bond.
Norton James J, fireman, res 205½ N Hamilton.
Norton J Wilbur, student, bds 132 Schaefer.
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Nott Rachel E, res 1029 Sheridan av.
Nott Ruth T, smstrs, bds 717 Howard.
Nottle Mary L, bds 1600 S Washington av.
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Novak Andrew, lab, bds 126 Monroe, Carrollton.
Novak Anthony, lab, res 614 S 14th.
Novak Anthony, lab, bds Mrs Apolonia Novak.
Novak Anthony, tinner 412 N 11th, res same.
Novak Apolonia (wid John), res s s Cherry cor 16th.
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Novak Michael, car inspr, res 1618 Fitzhugh.
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Nowaczyk Helen, presser, bds Valentine Nowaczyk.
Nowaczyk Joseph, foreman, res n s Fuller, 1 e of N 14th
Nowaczyk Valentine, lab, res s e cor 16th and Cornelia.
Nowak Casimer, lab, res 1032 Farwell.
Nowak Frank, lab, res 231 Winter, Carrollton.
Nowak Frank Jr, lab, bds 231 Winter, Carrollton.
Nowak Mary, bds 231 Winter, Carrollton.
Nowak Mary, laundress, bds 231 Winter, Carrollton.
Nowak Stanley, bds 2110 S Jefferson av.
Nowak Stanley, lab, bds 231 Winter, Carrollton.
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Nye Caleb, bds 715 N 4th av.
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Oberlin Clarence W, condr, res 316 N 4th av.
O'Boyle Charles, clk, bds 216 Davenport av.
O'Boyle Peter, cooper, bds 206 Hess av.
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O'Brien Alfred, student, bds 998 Douglas.
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O'Brien Augusta Mrs, res 141 S 15th (B V).
O'Brien Catherine, cook, bds 210 Dearborn.
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O'Brien Daniel J, lab, res 924 Sheridan av.
O'Brien Dennis R, engr, res 512 N 2d av.
O'Brien Elizabeth (wid Cornelius), res 107 Cornelia.
O'Brien Elmer, oiler, res 1012 N Granger.
O'Brien Emma G, cook 636 N Jefferson av.
O'Brien Frederick A, mach, bds 998 Douglas.
O'Brien Frederick W (O'Brien & Bellman), res 215 Hess av.
O'Brien George, lab, res 315 Grant.
O'Brien George N, mach hd Lufkin Rule Co, res 323 Russel.
O'Brien Gertrude M, tchr High School, bds 512 N 2d av.
O'Brien Henry P (aged 56), died June 21, 1912.
O'Brien Howard C, ship clk Con Coal Co, bds 1021 S Park av.
O'Brien Irving, bkpr, bds 998 Douglas.
O'Brien John, airman, rms 537 Carlisle.
O'Brien Julia (wid Patrick), res 1011 Carlisle.

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O'Brien Mae, milliner, bds 423 S Michigan av.
O'Brien Mae M, res 415 Johnson.
O'Brien Margaret (wid Wm), bds 416 S Harrison.
O'Brien Martin, mach hd, bds 854 S 11th.
O'Brien Mary (wid Daniel), bds 106 Huber.
O'Brien Mary A (wid Henry P), res 1021 S Park av.
O'Brien Mary E (wid Michael), res 1114 S Park av.
O'Brien Mary T, dressmkr, bds 1011 Carlisle.
O'Brien Neil, appr, bds 107 Cornelia.
O'Brien Nora, dressmkr 1011 Carlisle, bds same.
O'Brien Olive M, student, bds 1114 S Park av.
O'Brien Patrick, mach, bds 1011 Carlisle.
O'Brien Ray C, ship clk E A Robertson Co, bds 511 Emily.
O'Brien Raymond A, bkpr U S Graphite Co, bds 1114 S Park av.
O'Brien Richard, switchman, bds Wm O'Brien.
O'Brien Walter, blksmith, res 511 Emily.
O'Brien Walter T, leatherwkr Lufkin Rule Co, bds 315 Grant.
O'Brien Wm, lab, res s e cor Webber and Carlisle.

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O'Brien Wm, lab, bds Wm O'Brien.
O'Brien Wm H, carp, res 802 Atwater.
O'Brien Wm H, express 998 Douglas, res same.
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O'Callaghan, see also Callahan.
O'Callaghan Mary A G, tel opr Bank of Saginaw, bds 1501 S Warren av.
O'Callaghan Wm, sect foreman, res 1501 S Warren av.
Ochsenkehl Alfred, bds 223 N Alexander.
Ochsenkehl Charlotte R, clk Seitner Bros, bds 223 N Alexander.
Ochsenkehl George, sawfiler, res 2327 N Fayette.
Ochsenkehl George D, pkr Morley Bros, bds 2327 N Fayette.
Ochsenkehl John T, clk Mrs Rose Arch, bds 500 Holmes
Ochsenkehl John W, well driller 223 N Alexander, res same.
Ochsenkehl Nicholas, sawfiler, res 500 Holmes.
Ochsenkehl Theresa L, steno J D Draper, bds 223 N Alexander.

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O'Connell James, lab, res 112 River.
O'Connor, see also, Conner and Connor.
O'Connor Irene E, bkpr Bazley Cash Market, bds 714 Janes av.
O'Connor John, switchman, res 223 Kirk.
O'Connor Marie C, nurse 134 Cornelia, bds same.
O'Connor Philip, lab, res 309 Weiss.
O'Connor Theresa, nurse 813 S Washington av, bds same.
O'Connor Wm, bds Mrs Rosalia Mohr.
O'Day James, livery s w cor Millard and S Park av, res same.
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O'Dell Charles, lab, res 603½ Gratiot av.

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O'Dell James, ship clk **THE M W TANNER CO,** res 310 Cambrey.
O'Dell Mary J, student Bliss-Alger Business College, bds 100 Bliss.
O'Dell Nellie Mrs, forewoman Brand & Hardin Milling Co, res 603 Gratiot av.
Odette Russell J, woodwkr Lufkin Rule Co, bds 1321 Cleveland.
Odgers Albert, timekpr Con Coal Co, bds 1421 S Harrison.
Odgers Ruth, student, bds 1421 S Harrison.
Odgers R John, engr, res 1421 S Harrison.
O'Donnell Anna Mrs, res 682 N 5th av.
O'Donnell Eugene, mach, bds 629 N 2d av.
O'Donnell James, trucker M C R R, res 1649 S Warren

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Oeder Clara A, bds 206 N Warren av.
Oeder Elizabeth M, clk Seitner Bros, bds 206 N Warren.
Oeder John, baker 214 N Warren av, res 206 same.
Oeder John C, driver, bds 206 N Warren av.
Oeder J G Leonard, driver, res 213 N Weadock av.
Oeder Martha A, draper E A Robertson Co, bds 206 N Warren av.
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Oehring Theodore E, trav agt, res 1608 Mackinaw.
Oehring Wm A, druggist, bds 2035 Mackinaw.
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Offenborn Ernest, lab, bds George Offenborn.
Offenborn George, farmer, res e s Genesee av, 3 n of Tatham.
Offenborn George Jr, lab, bds George Offenborn.
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Ogden James, printer, res 322 N 3d av.
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O'Gorman Charles J, clk P M R R, bds 1017 Wadsworth
O'Grady Elizabeth, domestic 821 Court.
O'Grady Frank B, foreman, res 1116 N Porter.
O'Grady John L, fireman, res 1200 S Hamilton.
O'Grady Julia, bds 1121 Monroe.
O'Grady Robert, inspr Natl Engineering Co, res 1121 Monroe.

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O'Hara James, bds 501 Owen.
O'Hara James Jr, tailor 110 N Franklin, res 202 Merrill.
O'Hara John, lab, bds 511 S Harrison.
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O'Hara Leah D Mrs, dept mngr **THE M W TANNER CO,** res 202 Merrill.
O'Hara Ralph C, removed to Detroit, Mich.
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O'Hare Daniel, bridgetndr, bds Hotel Sova.
O'Hare Daniel, lab, res 718 S 14th.
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Ohland Christian J, carp, res 238 S 9th.
Ohland Daisy, typist U S Health and Accident Ins Co, bds 811 Lapeer av.
Ohland Edward C H, trav agt Oppenheimer Cigar Co, res 131 N 9th.
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Ohland Fred C, trav agt Morley Bros, res 726 Meredith.
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Ohland John, hlpr, res 1819 Tuscola.
Ohland Joseph J, lab, res 215 N 3d av.
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O'Keefe Dorothy A, steno B G Appleby Co, bds 408 Fitzhugh.
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O'Keefe Mary (wid John), res 408 Fitzhugh.
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O'Leary Margaret A (wid Timothy), res 528 N Warren.
O'Leary Margaret A, bds 528 N Warren av.
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O'Neill Esther R (wid Bartholomew), res 223 S 2d av.
O'Neill John, real estate 220 Cambrey, res same.
O'Neill John M, bds 215 Cambrey.
O'Neill John T, lab, bds 223 S 2d av.
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O'Reilly Thomas, mach, res 1432 N Bond.
O'Reilly Wm J, phys 832 Hoyt av, res same.
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O'Rourke Margaret, bds 2016 S Hamilton.
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Orr Mildred M, student, bds 808 N Webster.
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Osborn Clinton W, carrier P O (w s), res 1503 N Bond.
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Osborn Harry W, driver, bds 615 N 10th.
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O'Shea Thomas, bds 400 Emerson.
Osmond Bert, lab, res 223 Wayne.
Osmond Edward, tmstr, res 401 Benjamin.
Osmond Mary (wid Albert), bds 227 Dwight.
Osmond Oscar J, lab, res 526 Hermansau, Carrollton.
Osmond Wm J, lab, res 2315 N Fayette.
Osmond Wm J Jr, mach Jackson-Church-Wilcox Co, res 2806 N Michigan av, Carrollton.
Osmus Fred, lab, res 110 B.
Osterbeck Benjamin, miner, res 1414 Lyon.
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O'Toole Clarence, fireman P M R R, bds 123 Carroll.
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Ott Charles M, horseshoer Thomas Sparling, res 625 N 7th.
Ott Wm, res 155 Wheeler.
Ottersky Otto, janitor, res 1609 Clinton.
Ottersky Wm R, ship clk Sag Woodenware Co, res 1419 Mackinaw.
Ottison Ole, foreman, bds 404 W Genesee av.
Otto Albert G, slsmn Symons Bros & Co, res 1017 S Weadock av.
Otto Amanda M, attndt C C Bush, res Zilwaukee, Mich.
Otto Anna L (wid Fred R), bds 610 Ames.
Otto Carl, lab, res 415 Lee.

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Otto Emil, clk Symons Bros & Co, res Zilwaukee, Mich.
Otto Francis J, res 1111 Germania av.
Otto Frederick J, meat ctr J G Schaefer & Son, res 1206 S Warren av.
Otto Herbert A (Otto & Davis), res 815 Hill.
Otto Herbert J, bds 320 N Bond.
Otto Herman, res 1200 S Warren av.
Otto Herman C, saloon 1226 Court, res 1320 Lyon.
Otto John A T, cigar mnfr 310 Court, res 320 N Bond.
Otto John C, coal w s Carrollton nr Sugar, Carrollton, res Zilwaukee, Mich.
Otto Lenore, bds 1320 Lyon.
Otto Leonora M, student, bds 1427 Genesee av.
Otto Louis (Otto & Holst), bds 1111 Germania av.
Otto Louise, sorter Saginaw Milling Co, res Zilwaukee.
Otto Mary (wid Frederick), res 1100 Court.
Otto Maude, tchr Jones School, bds 1111 Germania av.
Otto Max F, draftsman Wickes Bros, res 323 Stone.
Otto Minnie S, domestic 923 S Jefferson av.
Otto Roeser School, s w cor Cass and S Bond.

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Otto Rudolph, vice-pres Sag Paving Brick Co, res 1427 Genesee av.
Otto Wilhelmina (wid August), bds 138 S 4th av.
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Ourada Josephine, mach opr, bds 1541 Holland av.
Outwater Harry B, rep International Correspondence Schools, res 652 S Warren av.
Oven Eckley J, ctr E A Robertson Co, bds 512 S Jefferson av.
Overton Roy, lab, bds 222 S Washington av.
Overton Thomas, miner Con Coal Co, res 231 Linton.
Owen Charles T, toolkpr P M R R, bds 2515 N Michigan av.
Owen Claude J, lab, bds John J Owen (B V).
Owen Doris M, clk U S Health and Accident Ins Co, bds 223 Merrill.
Owen Evan, res 220 Fenton.

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Owen Goertner G, tchr Stone School, res 702 Thompson
Owen Jane (wid George), bds 1731 N Michigan av.
Owen John J, shoemkr 112 Sears, res w s 16th, 1 s of N Washington av (B V).
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Owen Parker, lieut police dept (e s), res 420 Carroll.
Owen Percis, mach opr, bds 220 Fenton.
Owen Sophia S, res 702 Thompson.
Owen Vern, driver H Watson & Co, bds 815 Wadsworth av.
Owen Wm J, assembler Argo Electric Vehicle Co, res 733 S 10th.
Owens August, housemover 2515 N Michigan av, res same.
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Oxtoby Mary E (wid John T), res 915 Holland av.
Oxtoby M Isabel, bds 915 Holland av.
Oxydonor Sales Co, Mrs Nellie H Harris mngr, 227 N Washington av.
Ozeraites Benjamin, bds 800 Elizabeth.
Ozeraites Benjamin V, bartndr J Ozeraites, bds 1322 Hess av.
Ozeraites Bertha L, tapemkr Lufkin Rule Co, bds 1322 Hess av.
Ozeraites Frank, lab, res 800 Elizabeth.
Ozeraites John, miner, res 2528 S Jefferson av.
Ozeraites Joseph, saloon 1325 Hess av, res 1322 same.
Ozinoff Maurice, tailor A R Mountjoy, res 122 S 13th.
Pabalis Charles, lab, res 802 Marion.
Pabst, see also Papst.
Pabst Bernard (aged 64), died Nov 13, 1912.
Pabst Jacob, jointer, res 2829 Joslin.

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Pacific Mutual Life Ins Co, E D Colin agt, 305 Geisler blk.
Packard Albert, switchman, res 926 N 6th av.
Packard Albert Jr, ship clk, bds 926 N 6th av.
Packard Bert, switchman, res 519 Norman.
Packard Frederick J, patrol driver police dept (e s), res 924 Johnson.
Packard Geneva, bds 926 N 6th av.
Packard Stanley, lab, bds 925 Farwell.
Packard Wm H, switchman, res 925 Farwell.
Packer Ada C, tchr Williams School, bds 135 N Oakley.
Packer Bertram L, bench hd Lufkin Rule Co, bds 135 N Oakley.
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Padden Andrew, hostler James O'Day, res 719 Johnson.
Padden Anna R (wid Andrew), res 1602 Johnson.
Padden Eva, bds 1602 Johnson.
Padden Marie Mrs, res 104 Thompson.
PADDOCK HILEM F, County Treasurer, Court House, res 746 S Park av.
Page Alonzo, janitor, res 311 S Franklin.
Page A Frank, confr 412 Germania av, res 1419 same.
Page David, towerman, res 911 Genesee av.
Page Honora (wid John), bds 915 S Michigan av.
Page Mary A (wid George), res 628 N 4th av.
Page Wm, baggageman P M R R, bds 628 N 4th av.
~~Pagel~~ August, janitor Houghton School, res 524 S 11th.
Pagel Charles, janitor, res 455 S 13th.
Pagel Elsie B, tchr Sweet School, bds 524 S 11th.
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Pagel Minnie (wid Charles), res 184 McEwen.
Pagel Minnie, bds 184 McEwen.
Pagel Otto, lab, res 220 S 15th.
Pagel Wm T, lab, bds 1861 Madison.
Pagels Adolph, carp, res 563 Sherman.
Paine, see also Payne.
Paine Alvin, carp 645 Burnham, res same.
Paine Charles, res 245 Sheridan av.
Paine Fraser, bds 905 N Michigan av.
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Paine Wm F, lawyer, res 905 N Michigan av.
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Palmer Abijah B, flagman, bds Pacific Hotel.
Palmer Alice, bds 2111 N Fayette.
Palmer Anna A (wid Smith), res 920 Court.
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Palmer Frances C, bds 331 Simoneau.
Palmer Gardner E, slsmn J E Anderson Co, bds 125 S Porter.
Palmer George H, riveter, res 105 Huber.
Palmer Guy F, clk Symons Bros & Co, bds 2111 N Fayette.
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Pape Henry, foreman Mershon, Eddy, Parker Co, res w s Jackson, 2 s of Madison, Carrollton.
Papenfus Frank A, toolmkr Lufkin Rule Co, res 120 Grant.
Papenfus Otto, foreman Jackson-Church-Wilcox Co, bds 521 N Franklin.
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Pappenheimer Martha, domestic 921 Emerson.
Pappineau Adelphine M, bds Peter Pappineau.
Pappineau James, lab, bds Peter Pappineau.
Pappineau Peter, carp, res n s N Washington av, 1 n of Kimball (B V).
Pappineau Rose, bds Peter Pappineau.
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Paquette George M, res 711 Cleveland.
Paquette Herbert M (M Paquette & Son), bds 201 Grant.
Paquette Joseph L, lab, res 221 Grant.
Paquette Joseph T, janitor Hoyt School, res 533 Lincoln av.
Paquette Margaret (wid Joseph), bds 630 S 5th av.
Paquette Marie Mrs, boarding, res 1202 N Washington.
Paquette Michael (M Paquette & Son), res 201 Grant.
Paquette M & Son (Michael and Herbert M Paquette), grocers 201 Grant.
Paquette Ruth C, cashr Am Dentists, bds 609 S 5th av.
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Pardee Belle W, bds 411 N Franklin.
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Pardridge Charles R, engr city water works (e s), res 521 Nimons.
Pardridge Cora G, student, bds 3039 S Washington av.
Pardridge Earl D, clk, bds 3039 S Washington av.
Pardridge Ernestine (wid Ambrose), res 3000 Nimons.
Pardridge Florence E, weaver Lufkin Rule Co, bds 518 Nimons.
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Pardridge Joseph A, grocer 2801 S Washington av, res 3039 same.
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Parent Charles, lab, bds Napoleon Parent, Carrollton.
Parent Ernest, carp, bds 709 Miller.
Parent Eugene, lab, bds Napoleon Parent, Carrollton.
Parent Gideon, bds Napoleon Parent, Carrollton.
Parent John, waiter Schuch Hotel, res 922 Hancock.
Parent Joseph, lab, bds Napoleon Parent, Carrollton.
Parent Louise, bds Napoleon Parent, Carrollton.
Parent Mary (wid John), grocer n s Maple, 1 e of Madison, res same, Carrollton.
Parent Napoleon, janitor Carrollton Union School, res n w cor Water and Maple, Carrollton.
Parent Napoleon Jr, lab, res e s Carrollton, 4 n of Maple
Parent Olive, bds Napoleon Parent, Carrollton.
Parent Philip, hlpr, bds Napoleon Parent, Carrollton.
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Parke Wm D, electrn, res 810 Cass.
PARKER CLARE H, Pres and Mngr Parker Dairy Co, res 316 N 3d av, Mich Tel 699-1R.
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Parker Frank, driver A O Draper, bds 1518 S Park av.
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Parker House, Charles McDonald and Wm Fritz proprs, 501-505 S Fayette.
Parker James, lab, bds 1600 S Webster.
Parker John, mattressmkr Cooney & Smith, res 432 Hill
Parker John B, trav agt, res 123 S 7th.
Parker John L, lab, res 1518 S Park av.
Parker Joseph, boilermkr, rms 308 N Warren av.
Parker Leo J, lab, bds 1518 S Park av.
Parker Lillian, bds 618 Hancock.
Parker Marjorie, mach hd Lufkin Rule Co, bds 117 Gage
Parker Robert, tinner, bds 605 Elinor av.
Parker Roxana (wid Josiah), bds 612 Wadsworth av.
Parker Susan Mrs, bds 212 Cornelia.
Parker Wm, foreman Jackson-Church-Wilcox Co, res 1012 Walnut.
Parker Wm, tmstr, res 605 Elinor av.

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Parkin Herbert, clk, res 1012 Germania av.
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Parkman Paul F, ship clk, bds 324 N Weadock av.
Parks Archie F, appr Jackson & Church Co, bds 610 S Bond.
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Parks Gertrude, waiter Everett House, rms same.
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Parks James N, pressman W J McCron, bds 641 Russel
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Parks Wm J, lab, res 523 S Webster.
Parlberg Edward, driver Kull & Narten, bds 1314 Cherry
Parlberg Emma A L, sorter Peerless Laundry and Dye Co, bds 1314 Cherry.
Parlberg Wm, driver John Appel, res 1314 Cherry.
Parlberg Wm Jr, lab, bds 1314 Cherry.
Parlett Emma, candymkr Val Sweets Co, bds 200 Elm.
Parlett Joseph E, tel opr P M R R, bds 206 Elm.
Parlett Wm, driver, res 200 Elm.
Parmelee George A, tmstr, res 716 S Bond.
Parmell R E, rms 333 N Franklin.
Parnoski Anna, steno, bds 2557 S Michigan av.
Parnoski Charles, lab, bds 2557 S Michigan av.
Parnoski Emma, tel opr, bds 2557 S Michigan av.
Parnoski Herman, foreman, res 2557 S Michigan av.
Parrish Jasper C, motorman, res 526 N 8th.
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Parsons Frederick E Jr, appr P M R R, bds 621 N 2d av.
Parsons Louis L, electrn Thorne Electric Co, bds 621 N 2d.
Parsons Walter F, mach P M R R, res 724 N 5th av.
Parsons Willard H, mach, bds 702 Fordney.
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Parth Clarence A, carp, bds 1203 Atwater.
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Pure Cider and White Pickling Vinegars are Unexcelled.

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Parth John W, carp, bds 317 N Weadock av.
Parth Susan L, bds 317 N Weadock av.
Partman Paul, clk Modart Corset Co, bds 324 N Weadock av.
Partyka John, lab, rms 409 Davenport.
Partyka Joseph, lab, rms 409 Davenport.
Pasel Charles J, driver Phipps, Penoyer & Co, res 102 Marquette.
Pasel George F, driver, res 203 Elm.
Pasheek, see also Peshek and Piaszek.
Pasheek Frank, pipeman Fire Station No 2, res 702 Wadsworth av.
Paskiewicz Vincent, lab, res 713 Julius.
Pasko Frank, lab, res 502 Julius.
Pasley Clark H, lab Sag Table & Cabinet Co, bds 171 Jordan.
Pasley George B, lab, bds 171 Jordan.
Pasmore Edward H, lab, bds 917 N Fayette.
Pasmore Florence G, bds 917 N Fayette.
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Passmore James, res 1808 Janes av.
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Passolt Alvina K, tchr Emerson School, bds 503 S 5th.
Passolt Edwin A, draftsman Jackson-Church-Wilcox Co, res 503 S 5th av.
Passolt Emma J, bds 1105 S Jefferson av.
Passolt Ernest W, mach Wickes Boiler Co, bds 503 S 5th av.
PASSOLT HENRY (Atlas Soap Works), Soap Mnfr, 1400 N Niagara, Tels: Mich 2975, Val 3422, res 1105 S Jefferson av, Val Tel 364.
Passolt Kate M, principal Longfellow School, bds 1105 S Jefferson av.
Passolt Louise M, bkpr Henry Passolt, bds 1105 S Jefferson av.
Passolt Max C, mach Werner & Pfleiderer Co, bds 721 Emily.
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Passow Ernest, tmstr, bds 2130 State.
Passow Fred R, clk, bds 1501 Congress.
Passow Fredericka (wid Charles), bds 2130 State.
Passow Henry, foreman Saginaw Plate Glass Co, bds 2660 Madison.
Passow Louis, harnessmkr Morley Bros, bds 1501 Congess.
Passow Wm F, res 2660 Madison.
Passow Wm F, chauffeur, res 915 S Webster.
Passow Wm J, glasswkr, res 2151 State.
Patch Lovina, bds 212 S Washington av.
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Patriarche Duncan L, state agt, res 617 N Warren av.
Patrick W Riley, lab, bds 308 Hartsuff.
Patridge Jay C, mach, res s e cor Hickory and Madison.
Pattee Lulu Mrs, bds 1261 S Washington av.
Patten Claude, blksmith, res 109 Genesee av.
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Patterson Alexander, wood 301 Lapeer av, res s w cor Maple and M C R R, Carrollton.
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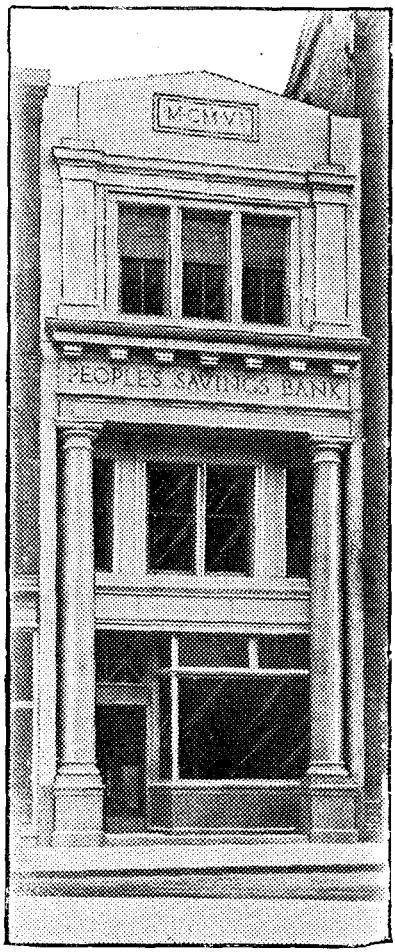

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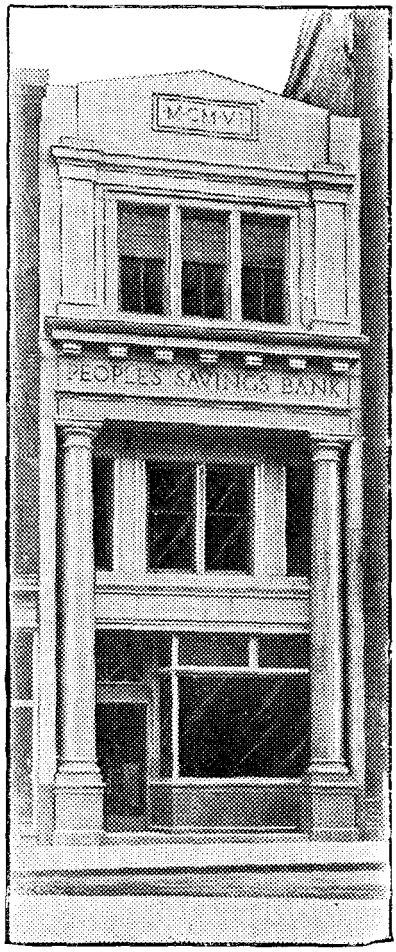

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Perry Leon A, fireman P M R R, bds 628 N Franklin.
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Perry Louis H, lab A F Bartlett & Co, bds 1207 Steven.
Perry Mary M, smstrs Charles Vanek, bds 212 Meredith
Perry May, bds 627 N 7th.
Perry Millard, res 704 S Warren av.
Perry Minnie (wid Abraham), res 627 N 7th.
Perry Oscar, lab, res 406 King.
Perry Sarah B (wid Oric M), res 903 S Weadock av.
Perry Wayne, driver, res 720 N 4th av.

W. J. McCRON JOB PRINTING.
212-214-216 N. Franklin

COOK WITH GAS

THE J. W. IPPEL CO. DRESS GOODS
Val. Tel. 2892 Mich. Tel. 3002

Perry Wm, roofer, rms 335 S Franklin.
Perry Wm B, bartndr, bds 216 N Washington av.
Perry Zeno O, lab, res 223 N Bates.
Persons Albert L, broommkr M E I B, bds same.
Persons Berney, bds 727 Gilbert.
Persons Charles, tmstr, res 335 Grant.
Persons Harmon W, sec-treas and genl mngr Sag Pure Ice Co and Hygeia Distilled Water Co, res 1029 S Washington av.
Persons Luke H, carp, res 727 Gilbert.
Persons Wilbur, lab, bds 727 Gilbert.
Peruchietti Joseph, miner, res 212 S Andre.
Pesenecker Henrietta (wid Michael), res 913 Maple.
Pesenecker Louise A, steno Sag City Gas Co, bds 913 Maple.
Pesenecker Minnie (Wegert & Pesenecker), bds 913 Maple.
Pesenecker Wilhelmina (Wegert & Pesenecker), bds 913 Maple.
Peshek, see also Pasheek and Piaszek.
Peshek Barbara (wid Joseph), res 1005 Walnut.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Peshick Edward, clk P M R R, bds 409 N 11th.
Peshick George, checker, bds 409 N 11th.
Peshick Michael, saloon 215 Lapeer av, res same.
Petell Louis, lab, res w s M C R R, 1 s of Walnut.
Peter Hattie (wid George E), res 1022 Holland av.
PETER JAMES B, Attorney-at-Law and Real Estate, 206-207 Eddy Bldg, Tels: Mich 33, Val 33-A, res 536 Millard, Mich Tel 202.
Peterman Catherine (wid Cornelius), res 817 Court.
Peterson Harry, lab, bds 1202 N Washington av.
Peters Alma, mach opr, bds 2160 Madison.
Peters Anna, bds 1322 Court.
Peters Arnold, carp, res 2123 N Bond.
Peters Benjamin, lab, bds 1600 S Webster.
Peters Bertha, bds 517 S Webster.
Peters Bros (John C and Charles J), meats 614 Gratiot.
Peters Charles, lab, bds Hotel Messner.
PETERS CHARLES H, Vice-Pres Seemann & Peters, bds 130 N 6th av, Mich Tel 675-L.
Peters Charles J (Peters Bros), res 614½ Gratiot av.
Peters Christian J, res 906 S Woodbridge.
Peters Claus, lab Saginaw Wood Products Co, res 521 Thayer.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n. HEALTH, ACCIDENT and FUNERAL BENEFITS.
801 KIRBY BUILDING. VALLEY PHONE 1071-M. AGENTS WANTED.

CALLAM MILLS
FLOUR FEED GRAIN SEEDS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Peters Edwin, lab, bds 307 Wayne.
PETERS EDWIN C, Sec-Treas and Genl Mngr Seeman & Peters, res 716 S Warren av, Mich Tel 375.
Peters Elmer, mach hd Natl Engineering Co, res 813 N Harrison.
Peters Fred C, res 314 N 4th av.
Peters Frieda (wid Wm), res 1941 Madison.
Peters Grace M, domestic 819 S Jefferson av.
Peters Gustav C E, cabtmkr Feige Desk Co, res 1925 Cooper av.
Peters Homer, cementwkr, bds 517 S Webster.
Peters John, bottler Banner Brewing Co, res 2160 Madison.
Peters John C (Peters Bros), res 623 S Porter.
Peters John W, carp, bds 521 Thayer.
Peters Mabel M, bkpr Otto Peters, bds 515 Hanchett.
Peters Marlet J, lab W V Peters, bds 307 Wayne.
Peters Matilda, smstrs, bds 723 Brown.
Peters Otto, livery 1913 N Michigan av, res 515 Hanchett.
Peters Otto L, trucker, bds 906 S Woodbridge.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Peters Robert, horseman, res 2112 S Washington av.
Peters Rudolph L, clk Mautner & Krause, bds 2160 Madison.
Peters Sylvester S, cementwkr, res 517 S Webster.
Peters Wesley W, blksmith, res 720 Perry.
Peters Wm (aged 74), died Feb 2, 1912.
Peters Wm V, contr 307 Wayne, res same.
Petersen Johanna, rms 223 N Park av.
Peterson, see also Petterson.
Peterson Bernard, miner, res 119 Division.
Peterson Charles, fireman, bds 634 N 2d av.
Peterson Ernestina (wid August), asst matron, bds 614 Irving av.
Peterson Forest E, barber E F Kreiman, rms 522 Mackinaw.
Peterson George W, engr, bds 416½ S Hamilton.
Peterson John, miner, res 1463 Atwater.
Peterson Marion G, student Bliss-Alger Business College, bds 607 Owen.
Peterson Mary, student, bds 119 Division.
Peterson Solon L, cleaner 117 S Hamilton, res 214 S Michigan av.

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
PARLOR FURNITURE OF EVERY DESCRIPTION.

127 N. Franklin St. Saginaw, Mich.
Bliss-Alger COLLEGE.
Day & Night School Enter any time

Petit Albert J, condr P M R R, res 506 N 2d av.
Petit Ida, student Bliss-Alger Business College, bds 506 N 2d av.
Petoskey Agnes, sorter, bds 217 Vermont.
Petoskey John ,bds 217 Vermont.
Petoskey Mary (wid Charles), res 217 Vermont.
Petoskey Theodore, lab, bds 217 Vermont.
Petot-Carlisle Shoe Co, C E Petot (Cleveland, O) pres, C Q Carlisle sec-treas, proprs Walk-Over Boot Shop, 414 Genesee av.
Petr Frank, lab, res 516 N 13th.
Petre Alfred S, electrn, res 315 Glasby.
Petre Ernest, clk George Petre, bds 519 S 9th.
Petre Esther, domestic 537 Millard.
PETRE GEORGE, Sample Room and Bottling Works, Banner Brewing Co's Hop Gold Export Beer in Kegs or Bottles, Delivered Anywhere in City, 600 S 4th av, Tels: Val 730, Mich 142, res 517 S 9th.
Petre Louise M, steno J D Draper, bds 517 S 9th.
Petre Orville F, mach Val Boat & Engine Co, bds Hotel Sova.

EDWARD G. BATZ & SON
Dealers in Coal, Coke, Wood, Builders' Supplies
Phones Mich. 2847-L Val. 2972-B 1422 MONROE ST. ON P. M. R. R.

Petre & Meeks (George Petre, Charles T Meeks), saloon 405 Genesee av.
Petroszart Gustav, bds 2849 N Michigan av, Carrollton.
Petrowski Alois, lab, bds 400 Annesly.
Petrowski Michael, miner, res 400 Annesly.
Pettibone Block, 618-622 Genesee av.
Pettigrew Christopher E, clk, res 224 N 7th.
Pettet Wm R, tel opr M C R R, bds 910 W Genesee av.
Pettis Wm, miner, res 615 Elm.
Pettit Clyde, carp, bds 804 N Hamilton.
Pettit Fred D, saloon 426 Potter, livery 709 N Jefferson av, res 537 Carlisle.
Pettit Roy, pkr G C Wehren, bds 910 W Genesee av.
Pettyplace Frances J, bds Wm Pettyplace.
Pettyplace James J, carp, res w s Helena, 5 s of Wadsworth av (B V).
Pettyplace John C, fireman, res 1616 Lapeer av (B V).
Pettyplace Wm, engr, res w s Kimball, 3 n of Johnson.
Petzel Susan Mrs, clk Popp & Wolf, bds 812 N Oakley.
Pfaltz Philip, bds 163 Superior.
Pfander Albert, lab, bds 2012 Janes av.
Pfander Elsie, bds 2012 Janes av.

H. A. Savage Co. 604 Bearinger Building Bell Phone 500
Automobile, Fire & Liability Insurance

Municipal BONDS
THOS. D. BUICK
Telephones { Bell 365 Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

MURPHY & O'HARA,
714-716 Genesee Avenue.
Mich. Phone 719-J.

GENERAL HOUSE FURNISHERS AND OFFICE FURNITURE

Hay, Straw and Farm Produce
VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Groceries and Meats
BOTH PHONES

Pfander Gottlieb, lab, res 2012 Janes av.
Pfau Carl, finisher, bds 545 S 14th.
Pfau Carl W, lab, res 545 S 14th.
Pfau Elsa W, smstrs, bds 545 S 14th.
Pfeiffer, see also Pifer.
Pfeiffer Gilbert, bundleboy J W Ippel Co, bds 821 S Woodbridge av.
Pfeiffer Mathias C, miller Brand & Hardin Milling Co, res 821 S Woodbridge.
Pfeiffer Robert, florist Wm Roethke Floral Co, bds 2317 S Michigan av.
Pfeil Paul J, cabtmkr Feige Desk Co, bds 1703 Madison
Pfeil Robert, lab, res 1703 Madison.
Pfleminger Nicholas, bds Wolfgang Pfleminger (B V).
Pfleminger Wolfgang, lab, res e s Kimball, 4 s of Norman (B V).
Pflueger Edward L C, hlpr, res 227 S 5th av.
Pfleuger Frank, coremkr Jackson-Church-Wilcox Co, res 814 Lincoln av.
Pflueger Frederick, engr, res 712 Johnson.
Pflueger George C, finisher Feige Desk Co, 227 Fenton.

Wholesome Bread, | Appel Steam Bakery
Bell Phone 1388-J, Valley Phone 393 824-826 Lapeer Ave.

Pflueger Philip, bds 814 Lincoln av.
Pflueger John N, clk, res 1205 Janes av.
Pflueger Louis, electrn, res 214 S 5th av.
Pflueger Wm, bds 814 Lincoln av.
Pfruender Elias, lab, res 1204 N Charles.
Pharis Adeline, student, bds 760 Brockway.
Pharis Harry L, student, bds 760 Brockway.
Pharis Herbert C (Pharis Realty and Construction Co), res 760 Brockway.
Pharis Realty and Construction Co (Herbert C Pharis), 20 Hamilton sq bldg.
Phelan Leo, brakeman P M R R, rms 616 N 3d av.
Phelan Luke A, agt, res 542 S 5th av.
Phelps Bert C, driver Model Grocery, bds 222 S 2d av.
Phelps Charles J, dentist 410-411 Bearinger bldg, res 320 S Weadock av.
Phelps Clarence J, game warden, res 1420 S Warren av.
Phelps Eliza S, weaver M E I B, bds same.
Phelps Jabez, mason, res 210 N Baum.
Phelps Mary E, cook 1038 S Jefferson av.
Phelps Verne A, coml agt Erie Railroad, res 729 Hoyt.

ICE CREAM Parker Dairy Co.
PURE MILK 228 N. Warren Ave. Both Phones

PHOTOGRAPHIC SUPPLIES
M. E. DANFORTH 113-115 S. Jefferson Ave.

Philippe Alexander D, grocer 121 N Hamilton, res 717 same.
Phillips Alexander, miner, res 2166 S Fayette.
Phillips Arthur, lab, bds Pacific Hotel.
Phillips A Russell, clk, bds 1636 Genesee av.
Phillips Bessie T, bds 1214 Carlisle.
Phillips Byron, mason, bds 821 N Fayette.
Phillips Charles, clk, res 1525 Sheridan av.
Phillips Charles C, clk Dan Troy & Co, res 1525 Sheridan
Phillips Charles E, dept mngr Morley Bros, res 1131 Genesee av.
Phillips Charles F, trav agt, 1636 Genesee av.
Phillips Clara L, bds 1131 Genesee av.
Phillips Clara M, steno The Gately Co, bds 729 N Porter
Phillips Clifford F, glass ctr, bds 314 Carlisle.
Phillips D Alfred, lab, res 1309 Mackinaw.
Phillips Earl S, driver, bds 1636 Genesee av.
Phillips Elizabeth (wid Jephariah T), res 821 N Fayette.
Phillips Elizabeth, boxmkr American Paper Box Co, bds 821 N Fayette.

Edw. F. Catterfeld JOB PRINTING
Tels. Val. 3222-A Mich. 3229-L 114 N. Hamilton St., W. S.

Phillips Emily (wid Jackson), bds 2300 Court.
Phillips Eugene, brakeman P M R R, res 608 Potter.
Phillips Everett D, fireman P M R R, res 1136 S 4th av.
Phillips George W, trucker G T Ry, bds 510 Johnson.
Phillips Henry, electrn, res 921 Union av.
Phillips Isaac (aged 69) died Dec 2, 1912.
Phillips James J, clk, bds 1214 Carlisle.
Phillips John, clk Barie's, bds 409 N Weadock av.
Phillips John, lab, bds 821 N Fayette.
Phillips John T, foreman, res 427 Hanchett.
Phillips Marie L, bds 1214 Carlisle.
Phillips Mildred M, clk Barie's, bds 1525 Sheridan av.
Phillips Priscilla, steno Canada Life Assurance Co, bds 821 N Fayette.
Phillips Ray G, appr Oppermann Fur Co, bds 1636 Genesee av.
Phillips Selden T, engr P M R R, res 1214 Carlisle.
Phillips Zephariah, messr P M R R, bds 821 N Fayette.
Philp Hannah Mrs, bds 1206 Carroll.
Philp Kate (wid Joseph J), baker 334 N 6th av, res same
Phinney E Page, driver, res 118 Howard.

RIPSLINGER BROS. Coal & Wood
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar & Pickle Co. Manufacturers of Pure Cider VINEGARS White Pickling AND CIDER REFINERS.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

PHIPPS, PENOYER & CO BRANCH (National Grocer Co), Wm C Phipps Genl Mngr, Importers and Wholesale Grocers, Clinton n w cor N Niagara, Tels: Mich 2920 and 3022, Val 2920. (See back bone.).

Phipps Richmond, bds 505 N Michigan av.

PHIPPS WM C, Genl Mngr Phipps, Penoyer & Co, (Branch National Grocer Co), Pres Oakland Vinegar & Pickle Co, res 505 N Michigan av.

PHOENIX GEORGE & SON (George and Roy W), Real Estate and Insurance Conveyancing and Rentals, 2902 S Washington av, Val Tel 3480-M.

Phoenix George (George Phoenix & Son), res 3137 S Washington av.

Phoenix Mutual Life Insurance Co, L D Johnson dist mngr, 203 Kirby bldg.

Phoenix Roy W (George Phoenix & Son), bds 3137 S Washington av.

Phoenix Wm G, timekpr, bds 147 Myrtle.

Phy Noel C, tchr, rms 313 Astor.

Piaszek, see also Pasheek and Peshek.

Undertaker **B. GUGEL** 620 AMES ST. Lady Assistant Hacks for all Occasions
Phones: Bell 2999 Valley 2852

Piaszek Anna, bds 1924 Madison.

Piaszek Anna, domestic 614 S Michigan av.

Piaszek August, miner, res 281 Bay.

Piaszek Emma, nurse St Mary's Hospital.

Piaszek Erna, bds 221 Bay.

Piaszek Ferdinand, steamfitter, res 221 Bay.

Piaszek Frank, lab, res 553 Bay.

Piaszek Helen, hlpr E A Robertson Co, bds 221 Bay.

Piaszek John, lab, res 1924 Madison.

PICARD FRANK A, Attorney-at-Law, 310 Bearinger Bldg, Both Tels 837, res 619 Atwater, Val Tel 3413.

Picard Joseph A, roofer, bds 619 Atwater.

Picard Louise J, clk E Goeschel & Sons, bds 619 Atwater.

Picard L Alexander, mngr The Carey Co, res 624 Atwater.

Picard Victoria M, bds 619 Atwater.

Picard Zephirine (wid Alfred A), boarding 619 Atwater, res same.

Pichotte Elizabeth, laundress, bds 1822 Van Buren.

Pichotte Joseph, miner, res 1822 Van Buren.

Pichotte Joseph L, bottler, res 144 S Alexander.

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We Loan Money on Household Goods, Diamonds, Watches, Jewelry, Etc. } **Tierney Bros.** 217 Genesee Ave. Val. Tel. 290 Mich. Tel. 528

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Pichotte Lena, ironer, bds 1822 Van Buren.
Pickard Ellen (wid James), res w s Madison, 3 s of Walnut, Carrollton.
Pickel Fred A, mach A F Bartlett & Co, res 402 Walnut.
Pickel Peter J, res 1005 Madison.
Pickel Marie, steno Bank of Saginaw, bds 530 S 4th av.
Pickell Minnie, caner M E I B, bds same.
Pickell Sylvia Mrs, maid M E I B, bds same.
Pickelmann Arthur, candymkr Val Sweets Co, bds 605 Court.
Pickelmann Herbert H, leatherwkr Lufkin Rule Co, bds 1521 Union av.
Pickelmann Hilda, maid 624 Hoyt av.
Pickelmann John, painter, res 1521 Union av.
Pickelmann Richard M L, sub carrier P O (e s), bds 1521 Union av.
Pickelmann Wm F, ctr E A Robertson Co, res 205 Fraser.
Pickens Margaret, clk, bds 324 N Weadock av.
Pickering Thomas, motorman, bds 235 S 6th av.
Pickett George E, carp, res 706 N Bond.

Daun, Crawford & Company
Electrical Contractors **Motor Repair Work our Specialty**
Armature Winding **Agents-General Electric Motors in Stock** **407 Ames St. W. S.**

Pickett Wm, watchman, res 542 Wilkins.
Pidd John, foreman Columbia Western Mills, res 309 Stark.
Pidd Pearl W, slsmn Mich Motor Car Co, res 1725 N Bond.
Pidgeon John P, attendant St Mary's Hospital.
Piehl Edward H, leatherwkr Lufkin Rule Co, bds 635 Douglas.
Piehl Gustave, lab Sag Ladder Co Ltd, res 635 Douglas.
Piehl Mary F, dressmkr M C Doyle, bds 635 Douglas.
Pierce, see also Pearce.
Pierce Albert S, filer, res 416 Davenport.
Pierce Dain A, trav agt Grinnell Bros' Music House, res 1110 S Weadock av.
Pierce David K, lab P M R R, res s s Hess av, 1 e of Genesee av (B V).
Pierce Edgar, boat builder Valley Boat & Engine Co, res 733 Douglas.
Pierce Floyd, brakeman P M R R, rms 713 N Warren av
Pierce Foster, barber, bds 522 Mackinaw.
Pierce Frank, lab, res 2819 Joslin.
Pierce George W, carp, res 227 Grant.

HEATING PLUMBING **SURFACE and SELF-FEEDING STEEL BOILERS, RADIATORS VALVES, PIPE-FITTINGS, BATH-TUBS, CLOSETS, WASH BASINS, WATER HEATERS, PUMPS, GAS FIXTURES, ETC.**
Eureka Heating & Ventilating Co. **113 N. WATER ST. SAGINAW, MICH.**

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DRINK SCHEMM'S BEER
SAGINAW, MICH.
IT IS PURE.

Pierce Glenn A, ship clk A F Bartlett & Co, bds 1110 S Weadock av.
Pierce James, clk, rms 620 Lyon.
Pierce John, mason, res 1609 Cooper av.
Pierce John Jr, woodwkr, bds 1609 Cooper av.
Pierce John O, sec and treas Brooks Mnfg Co, res 1537 S Washington av.
Pierce Lloyd D, driver Hose Co No 1, res 822 N 14th.
Pierce Loretta E (wid Byron C), bds 1222 Phelon.
Pierce Lulu C Mrs, smstrs, bds 1335 N 9th.
Pierce Milton M, ship clk, res 926 N 5th av.
Pierce Orlando J, lab, bds 227 Grant.
Pierce P Kirk, engr P M R R, bds 603 Carroll.
Pierce Rena W, surgical supervisor Saginaw General Hospital, res same.
Pierce Robert, stave joiner, res 742 Douglas.
Pierce Roy N, reprman S H Heginbottom & Sons, rms 315 N Baum.
Pierce Winnifred, clk Farmers Handy Wagon Co, bds 231 S 6th av.
Pierson, see also Pearson and Peirson.

The Wickes Boiler Co.
Manufacturers of
Boilers, Heaters, Tanks, Stacks, Structural Work.

Pierson Charles A, jeweler W F Schirmer, res 329 N Baum.
Pierson Lowry D, asst mngr R G Dun & Co, res 314 Burt.
Pierson Ralph H, mach, res 135 N 14th.
Pietrzak Charles, lab, res s s Cornelia, 1 e of Munson.
Pietrzajk Joseph, tinsmith, res 222 S 13th.
Pietz David, student, bds 1008 Adams.
Pietz Ernst H, trav agt Sag Beef Co, res 1008 Adams.
Pietz Frederick U, student, bds 1008 Adams.
Pietz Margaret, student, bds 1008 Adams.
Pifer Antoinette L (wid Isaac H), res 1017 N Webster.
Pignatelli Giuseppe, fireman, bds 525 N 3d av.
Pike Jennie B, nurse 732 S Park av, bds same.
Pike Kathleen, student, bds 535 S 4th av.
Pike Norman J (Pike & McColl), res 535 S 4th av.
Pike & McColl (Norman J Pike, Duncan J McColl), phys 401-402 Kirby bldg.
Pillar James, carp, res 517 Carlisle.
Piller James J, carp, bds 229 N Jefferson av.
Pinard Walter, lab, res 1008 N 3d av.
Pincombe George W, engr Koehler Bros, res 220 N 13th

THE ONLY COMPLETE RUG FACTORY IN NORTHERN MICHIGAN.
Saginaw Rug Mfg. Co., 409 AMES ST.

David Swinton Reliable Fire Insurance
123 South Franklin St.
BOTH PHONES 761

Schwahn-Khuen Agency,
INSURANCE WRITERS.

Pincombe Joseph E, tmstr, res 211 N 13th.
Pincombe Roy E, brakeman P M R R, bds 221 N 13th.
Pine David, huckster, bds 816 N 5th av.
Pinkerton Clara O, steno Mich State Life Ins Co, bds 716 N 5th av.
Pinkerton John A, clk police dept (e s), res 1208 Carroll
Pinkerton Russell H, brakeman, bds 523 Carlisle.
Pinkerton Wm E, asst supt, res 523 Carlisle.
Pinkey Anna (wid Joseph), res 916 Throop.
Pinkey Frank T, trav agt, res 418 Hanchett.
Pinkham John W, filer, res 922 Cherry.
Pinkham May Mrs, maid 211 Millard.
Pinkham Minnie, dressmkr 922 Cherry, bds same.
Pinnell James R, trav agt, res 1017 N Porter.
Pinski Albert, lab, res 135 Elm, Carrollton.
Pinski Anthony, lab, bds 144 Eddy.
Pinski Catherine, bds 144 Eddy.
Pinski James, lab, bds 144 Eddy.
Pinski John, glassctr, bds 135 Elm, Carrollton.
Pinski Joseph, lab, res 144 Eddy.
Pinski Louis, lab, bds 144 Eddy.

GET FREE | BUICK | PROTECTION
WITH EVERY SALE

Piper George W, blksmith 317 Center, res 2401 S Washington av.
Piper Lucretia E (wid Royal R), res 717 Fordney.
Piper Margaret I (wid George S), bds 2403 S Washington av.
Piper Mary A, clk U S Health and Accident Ins Co, bds 717 Fordney.
Pipoly John J, printer W J McCron, res 1447 Atwater.
Pishotte Helen, laundress, bds 1822 Van Buren.
Pishotte Joseph, miner, res 1822 Van Buren.
Pishotte Leonard, student, bds 1822 Van Buren.
Pishotte Lillian, bds 1822 Van Buren.
Pishotte Lizzie, bds 1822 Van Buren.
Piskula Valentine, lab, res s w cor Munson and Cornelia (B V).
PISTORIUS HERMAN, Lawyer, Real Estate, Loans, Foreign and Domestic Collections, Patents, Notary Public, 3 Tower Blk, Val Tel 792, res 1001 N Fayette, Val Tel 338-M.
Pitcher Albert A, res 411 S Weadock av.
Pitcher Bernice, bds 524 W Genesee av.
Pitcher Bessie, clk Wm Wiechmann, bds 524 W Genesee

PATENTS | George B. Willcox
1550 Holland Ave. | Mechanical Engineer Bell Tel. 1266

COAL WOOD COKE | REMER BROS. | SAND GRAVEL CEMENT
401 N. Water Street (E. S.) | 300 Madison Street (W. S.) | Both Tels.

DRY GOODS, CARPETS, CURTAINS, NOTIONS, Etc.
WHOLESALE AND RETAIL.

THE SAFEST PLACE TO TRADE
Seidner Bros
SAGINAW'S BUSIEST STORE

Pitcher Ethel M, bkpr Gregory's Music House, bds 524 W Genesee av.
PITCHER FRANK C, Vice-Pres United States Health and Accident Ins Co, bds 411 S Weadock av.
PITCHER FRED R, Vice-Pres United States Health and Accident Ins Co, res 411 S Weadock av.
Pitcher James E, clk A Baumgarten, bds 524 W Genesee
Pitcher Jared M, res 1036 Hoyt av.
Pitcher John, millwright, res 627 S 4th av.
PITCHER J BERT, Pres United States Health and Accident Ins Co, Pres Modart Corset Co, res 1026 Genesee av, Mich Tel 2.
Pitcher J Earl, clk, bds 524 W Genesee av.
Pitcher Mary A (wid James), res 524 W Genesee av.
Pitcher Mildred O, tel opr Mich State Tel Co, bds 627 S 4th av.
Pitsch Albert F, mach hd, res 702 Atwater.
Pitch Benjamin J, clk Paul Krause Clothing Co, res 234 S 6th av.
Pitsch Frederick, bds 1315 Lapeer av.
Pitsch Herman J, mach hd, res 203 S 12th.

Oldsmobile Detroit Electric
Watt Motor Works
JANES and BAUM STREETS
Oakland Reo Trucks

Pitsch Herman W, mach P M R R, res 1317 Cherry.
Pitsch Louis, lab, res 436 S 13th.
Pitsch Reuben F, leatherwkr Lufkin Rule Co, bds 203 S 12th.
Pitt Blanche B, clk U S Health and Accident Ins Co, bds 1021 S Washington av.
Pitts George A, trav agt Sag Milling Co, res 821 Monroe
Pitzel Frances (wid Frank), res 315 N 10th.
Pitzel Irene, steno, bds 315 N 10th.
Pivowarski Frank, lab, res 533 S 14th.
Pivowarski John, res s s Perkins, 2 e S 15th.
Pixley John H, lab, res s e cor Maplewood av and Hiland
Place Darwin R, glasswkr, res 2836 S Michigan av.
Place Perley N, trainmaster P M R R, res 816 Owen.
Plaetzer Beatrice, bds 152 Gage.
Plaetzer Bessie Mrs, res 152 Gage.
Plaetzer Elmer J, bds 152 Gage.
Plaetzer Walter G, driver C H Kretschmer Grocery Co, bds 152 Gage.
Plaetzer Wesley S, driver C H Kretschmer Grocery Co, bds 152 Gage.
Plaga Millie, bds 1507 Jackson.

FURNITURE SELK-FOX FURNITURE CO.
CASH OR CREDIT
833 GENESEE AVE., N. E. Cor. 2d
Telephones: Michigan 1227-L and 1866-L
SAGINAW

ADOLPH F. FOX,
111-113 S. Franklin Street.
Floor Coverings

C. C. MACOMBER, Imitation Typewritten Letters
Bearinger Building

Plaga Myrtle, tchr, bds 703 S Mason.
Plaga Robert, foreman Sag Mnfg Co, res 703 S Mason.
Plaga Robert Jr, car checker, bds 703 S Mason.
Plaga Rudolph E, millwright, res 1507 Jackson.
Plaga Rudolph J, sawfiler, bds 1507 Jackson.
Plainwell School, n e cor Shattuckville rd and Bay.
Plambeck Christian F, res 122 N 9th.
Plambeck Emil W, foreman P M R R, res 211 N 7th.
Plambeck Frederick, student, bds 122 N 9th.
Plambeck Frederick C, foreman, res 1101 N 8th.
Plamp Wm C C, mach, res w s Kimball, 2 s of Cornelia.
Plank Henry, miner, res 502 N Hamilton.
Plantz Phoebe (wid Stephen), bds 621 S Fayette.
Plaskwicz Joseph, lab, res r 721 Carrollton, Carrollton.
Plass Hazel, bds 2426 S Michigan av.
Plass Wm G, blksmith, res 2426 S Michigan av.
Plater Albert S, appr Lufkin Rule Co, bds 1117 State.
Plater Dorothy M, clk Edward Goeschel & Sons, bds 1117 State.
Plater Edward, clk, bds 1117 State.
Plater Thomas H, polisher, res 1117 State.

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Platt Isaac E, mach, res 510 N 8th.
Platt John, painter, res 413 S 9th.
PLATTE ALBERT W, Teacher of Piano, Organ, Singing and Harmony Studio, 537 Millard, res same, Tels: Mich 379.
Plaughjeck Anna (wid Joseph), res 529 S 9th.
Plaughjeck Katryn, bds 529 S 9th.
Plaunt Philomene (wid Stephen), bds 621 S Fayette.
Playter Cora, music tchr M E I B.
Plecher Barbara, bds 333 N 14th.
Plecher Frank, meat ctr, bds 333 N 14th.
Plecher Ida, bds 333 N 14th.
Plecher Joseph, lab, res 333 N 14th.
Plecher Joseph Jr, lab, bds 333 N 14th.
Plecher Katherine, bds 333 N 14th.
Plecher Louis, bds 333 N 14th.
Plessner Norman C, clk R G Dun & Co, bds 808 S Jefferson av.
Pletsher Carl, supt, res 312 N Fayette.
Plettenberg Emil, appr Wickes Boiler Co, bds 2269 Madison.

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Pletzke John, baker, res 204 S 11th.
Plues Blanche L, tchr Germania School, res 604 N Washington av.
Plues Mae S, milliner Mrs M A Dietrich, bds 604 N Washington av.
Plues Norman A, trav agt, bds 519 N Franklin.
Plues Sherman D, res 531 Carlisle.
Plues Walter L, tinsmith, res 454 N 3d av.
Plumb Alberta E, tchr Emerson School, bds Frank Plumb.
Plumb Frank, dairy e s Genesee av, 1 n of Hess av, res same.
Plumb Frank V, driver Frank Plumb, res 607 S 5th av.
Plummer Albert D, res 916 Benjamin.
Pobuda John, res n s Creen, 2 w of S 16th.
Pobuda Raymond, bds John Pobuda.

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Pococke J Gordon, lab Lufkin Rule Co, bds 821 Douglas
Podvin David J, polisher, res 626 S Washington av.
Poehler Wm, photogr, rms 501 Lapeer av.
Poellet Ida, steno Farmers Handy Wagon Co, bds 427 S 10th.
Poellet Lena M, maid 430 N Jefferson av.
Poetter, see also Potter.
Poetter Anna M, bkpr, bds 814 Gratiot av.
Poetter Emaline P, bds 719 S Franklin.
Poetter Emily, bds 814 Gratiot av.
Poetter Otto J, chauffeur, res 719 S Franklin.
Pohl Charles M, carp, res n s Shattuckville rd, 5 w of Hermansau, Carrollton.
Pohlman Barbara (wid Frank H), res 321 S Charles.
Pohlman Edwin H A, cigarmkr, res 1715 Cass.
Pohlman Esther, mach opr, bds 321 S Charles.
Pohlman Frank M, mach Stork Motor Wks, bds 321 S Charles.
Pohlman Oswald R F, appr Jackson & Church Co, bds 321 S Charles.
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Pohlman Wm F, cigarmkr Wolverine Cigar Co, res 1920 Mackinaw.
Pohlmann Aaron H, pressman U S Health and Accident Ins Co, bds 128 N Woodbridge.
Pohlmann Charles, mach hd, bds 1400 Cass.
Pohlmann Charles, lab, bds 1103 Maple.
Pohlmann Elsie, mach opr, bds 1103 Maple.
Pohlmann Frank, mach, bds 716 S Bates.
Pohlmann Frank H, chauffeur, bds 1400 Cass.
Pohlmann Frank H, lab, res 1103 Maple.
Pohlmann Frank W, carp, res 728 Emily.
Pohlmann Frieda S A, cashr J W Ippel Co, bds 716 S Bates.
Pohlmann Henry, lineman Hose Co No 3, res 543 S 11th.
Pohlmann John H, driver Hose Co No 6, res 716 Owen.
Pohlmann Julius, finisher, res 716 S Bates.
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Poirier Alexander E, hooper, res 107 Huber.
Poirier Joseph H, clk Heacenrich Bros & Co, rms 617 Tuscola.
Pokmorowski Julius, lab, res 1003 Wisner.
Polan Ole, mach, bds 1808 S Michigan av.
POLICE COURT, City Hall, Both Tels 96.
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POLICE STATION (Second Precinct), 408 Adams, Both Tels 2815.
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Polson Wm, pres Wm Polson & Co, res 1335 S Jefferson
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Polzin Joseph, lab, res 134 Schemm.
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Pomeroy Frederick H, student, bds 2223 N Michigan av
Pomeroy Ray G, clk Culver Deisler Co, bds 2223 N Michigan av.
Pomeroy R Floyd, piano tuner 424 Hill, res same.
Pomerville Arthur, coremkr S Fair & Son, bds 502 N Hamilton.
Pomranz Anna B, bds 212 Emerson.
Pomranz Edward W, bds 212 Emerson.
Pomranz Emelia A (wid Edward), res 212 Emerson.
Pomranz Eva C A, inspr, bds 212 Emerson.
Pomranz Minnie A, smstrs, bds 212 Emerson.
Pondexter Thomas, lab, res 217 N Water.
PONGANNIS SIMON REV, Pastor Holy Rosary Church, res 603 Annesly, Val Tel 724.
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Poos Ignatz, lab, res 400 Gilbert.
Pope Jacob J, printer, res 915 S Weadock av.
Pope Martin, printer, res 613 S 13th.
Popecki John, lab, res 420 S 14th.
Popecki Joseph, driver Schwemer & Witt, bds 420 S 14th
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Poppeck Michael, tailor 714 Gratiot av, res 821 S Mason.
Poppeck Michael H, lab, bds 821 S Mason.
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Poquette Edward, miner, res 815 Lincoln av.
Poquette Wm G, roofer, bds Hotel Sova.
Porath Elsie, mach hd Lufkin Rule Co, bds 642 S 11th.
Porath Erwin, timekpr, bds 621 S Mason.
Porath Frederick, lab, res 621 S Mason.
Porath John, cabtmkr, res 1511 S Webster.
Porath Julius, plasterer, res 605 S Granger.
Porath Mary Mrs, res 642 S 11th.
Porath Theresa, pkr Val Sweets Co, bds 621 S Mason.
Porsinger Bernard, carp, res 134 S 11th.
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Porter Edith F, bds 714 Van Buren.
Porter Frank, mach, res 300 Randolph.
Porter Hallis R, trav agt, res 714 W Bristol.
Porter Harry L, agt, res 920 Carroll.
Porter Lee R, tel opr M C R R, res 1407 S Hamilton.
Porter Mary (wid Lot), bds 1407 S Hamilton.
Porter Mayme A, steno P M R R, res Bay City, Mich.
Porter Raymond W, mach Mitts & Merrill, bds 938 S Washington av.
Porterfield Clara E, bds 1711 State.
Porterfield Frederick H, janitor St Paul's Episcopal Church, res 1711 State.
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Portz Leo A, mach, res 612 Holden.
Posak Henry, hlpr P M R R, bds 282 Winthrop.
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Post E Harry, condr P M R R, res 804 Millard.
Post Leroy, lab, bds 215 High.
Post Linda, opr Mich State Tel Co, bds 226 S 9th.
Post Louisa (wid Herman), res 226 S 9th.
Post Milo W, bds 215 High.
Post Neal A, mngr F W Woolworth Co, bds 512 S Jefferson av.

Commercial National Bank
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Postl Helda, steno L C Smith & Co, bds 510 N 10th.
Postl Joseph, res 502 Wadsworth av.
Postl Matthew, hlpr P M R R, res 510 N 10th.
Postl Ralph, hlpr P M R R, bds 1519 Carroll.
Postl Thomas, lab, res 1519 Carroll.
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Potrafka Edith, opr, bds 1411 Tuscola.
Potrafka Paul, lab, bds 1411 Tuscola.
Potrafka Rudolph, blksmith, res 1411 Tuscola.
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Potter School, Norman bet N 5th av and N 6th av.
Potter Street Depot, Potter opp Warren av.
Potter Wm H, sailor, res 1200 Hoyt av.
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Potts Orion G, engr P M R R, res 514 N 6th av.
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Potvien Melvina, bds 813 S Fayette.
Potvien Onesime, lab, res 813 S Fayette.
POTVIN FREDERICK C, Sec Saginaw City Gas Co, Saginaw-Bay City Ry Co, Saginaw Power Co, and Saginaw and Flint Ry Co, res 1622 N Michigan av.
Poulos Wm, proper Saginaw Candy Wks and confr 411 Court, res 206 Genesee av.
Poulson Gustave, engr, res 517 S Harrison.
Poulson Peter J, driver Sag Ice & Coal Co, res 125 Greenwich.
Pound Clarence E, driver, rms 414 Johnson.
Pound Frank, res 222 Emerson.
Pound Hazel M, opr Mich State Tel Co, bds 222 Emerson.
Pound Lawrence, driver Bartow & Enright, rms 414 Johnson.
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Powell Clarence E, sec Rust Land Co, res 1009 Hancock.
Powell Helen F, bds 1647 S Washington av.
Powell Irene (wid Homer), sorter, bds 1100 S Harrison.
Powell John, stonectr Hobson & Co, bds 317 Fitzhugh.
Powell Leroy, bds 1316 Johnson.
Powell Margaret (wid James A), res 915 Stark.
Powell Marie Mrs, res 221 Lapeer av.
Powell Orville, tmstr L C Smith & Co, res 1121 Holland.
Powell Ralph W, fireman, res 318 Brockway.
Powell Thomas W, slsmn J A Adams & Son, bds 915 Stark.
Powell Wm, mach, rms 200 Lapeer av.
Powell Wm P, treas Val Grey Iron Foundry Co, res 1647 S Washington av.
Power Block, 117-133 S Water.
Powers Clare J, ship clk U S Graphite Co, res 416 S 4th.
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Powers Julius H, phys 114 N Harrison, res same.
Powers Morris, brakeman, bds 403 Elinor av.
Powlus, see also Paulus.
Powlus David, filer, res n s Carrollton, 3 e of Grant.
Powlus Irene, domestic 936 S Jefferson av.
Powlus Wilda, bkpr Slocum-Horning Co, bds David Powlus, Carrollton.
Powlus Wm H, tmstr, res 1013 N Granger.
Poyfair Wm, mach, res 120 N Oakley.
Pozecki Joseph, lab, res 2638 N Michigan av.
Prall Block, 111 S Jefferson av.
PRALL DAVID W, Vice-Pres D E Prall & Co, bds 816 Holland av, Mich Tel 59.
PRALL DELBERT E, Pres D E Prall & Co, res 816 Holland av, Mich Tel 59.
Prall Dorothea, tchr, bds 816 Holland av.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
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Prall Edwin E, train dispatcher, bds 829 N Webster.
Prall Elizabeth N, bds 816 Holland av.
Prall Helen M, opr, bds 247 Jackson, Carrollton.
Prall Louis, lab, res 247 Jackson, Carrollton.
Prall Margaret, student, bds 816 Holland av.
Praschan Charles, bkpr G W Bruske, res 532 S 14th.
Prast Edward, foreman The Automatic Faucet & Spigot Co, res 1618 S Niagara.
Prato Jennie (wid George), bds 2116 S Washington av.
Pratt Bessie, waiter H H Strong, bds 308 Potter.
Pratt Blanche B, tchr, bds 301 Wayne.
Pratt Elsie M, opr Val Home Tel Co, bds 301 Wayne.
Pratt Eva E, boxmkr American Paper Box Co, bds 924 Stark.
Pratt Henry, stove repr Popp & Wolf, bds 1414 N Bond.
Pratt Henry J, collr, res 924 Stark.
Pratt Leslie J, clk, res 1122 N Bond.
Pratt Mary A (wid Frederick E), res 629 N 2d av.

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Pratt Wm, driver C C Dietrich, res 210 Sears.
Prebo Frank, attndt Bartow & Enright, bds 800 Carrollton, Carrollton.
Prebo George, bds 800 Carrollton, Carrollton.
Prebo Helen, bds 800 Carrollton, Carrollton.
Prebo Stanley, lab, res 800 Carrollton, Carrollton.
Prelle Ernest, tailor J O'Hara Jr, bds 132 N Jefferson av.
Premo Bertha Mrs, sorter, bds 1603 S Michigan av.
Premo Charles A, lab, res r 721 Carrollton, Carrollton.
Premo Floyd, lab, bds 121 S 13th.
Premo Frank, lab, res n w cor Walnut and Jackson.
Premo Hazel, bds r 721 Carrollton, Carrollton.
Premo John, lab, bds r 721 Carrollton, Carrollton.
Premo Joseph, cigarmkr, bds 1017 N 6th av.
Premo Joseph F, lab Oakland Vinegar & Pickle Co, res 1017 N 6th av.
Premo Lafayette, lab, bds Paul Premo, Carrollton.
Premo Michael, trucker P M R R (w s), res 423 N Bates
Premo Paul, lab, res s s Walnut, 1 n of M C R R.

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Prenevaust Irene, clk, bds 828 Fordney.
Prenevaust Leon, bds 828 Fordney.
Prenevaust Mary, grocer 828 Fordney, res same.
Prenzler Martha, domestic 916 S Michigan av.
Presley Daniel, pipeman Hose Co No 3, res 1210 S Warren av.
Presser Amelia B (wid Wm H), res 801 S Jefferson av.
Presser Charles H (W H Presser's Sons), res 801 S Jefferson av.
Presser Elizabeth, domestic 520 Hayden.
Presser Wm H (aged 70), died Sept 10, 1912.
Presser Wm R (W H Presser's Sons), res 502 Hoyt av.
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Preston Henry H, clk A VanOveren, res 908 Germania.
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Preston Julia (wid Wm), res 518 N Webster.
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Preston Lewis F, trav agt, res 113 Glasby.
Preston Lulu, bds 2526 N Michigan av.
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Preston Orville L, barber C H Preston, res w s Carrollton, 5 n of Walnut, Carrollton.
Preston Wm T, res 710 S Washington av.
Pretzer Michael, carp, res 1008 N 5th av.
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Price Clarence E, clk A E Jochen, rms 921 Genesee av.
Price Clotilda, nurse St Mary's Hospital.
Price Dana H, sheet metal wkr Saginaw Sheet Metal Works, bds 1942 Genesee av.
Price Evan, student, bds 1942 Genesee av.
Price Frances M (wid Robert S), bds 1620 N Michigan.
Price James A, lab, bds 416 S Washington av.
Price James C, propr The Price Laundry, res 417 N Fayette.
Price Jennie M, steno Ferguson & Wallace, bds 416 S Washington av.
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Price Wm E, miner, res 1942 Genesee av.
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Priebe Gustav, lab, res 810 N Granger.
Priem Henry, lab, bds 1503 Van Buren.
Priem Henry J, watchman, res 1503 Van Buren.
Priem Julius J, tankmkr Natl Engineering Co, bds 1503 Van Buren.
Pries Charles J, mach Wm B Mershon & Co, res 2711 N Michigan av, Carrollton.
Pries Christopher (aged 70), died May 21, 1912.
Pries Gustave, farm hd, bds John Winter, Carrollton.
Pries Harry T, switchman, res 623 Genesee av.
Pries Mary (wid Christopher), bds 109 Harrison.
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Prime Beulah L, bds 803 Genesee av.
Prime Herbert B, painter, res 803 Genesee av.
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Primeau John H, trav agt, bds 819 S Jefferson av.
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Prindle Seth, res 621 Cleveland.
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Radtke Wm F, mach Jackson & Church Co, res 713 S Bond.
Radwanz Louise H, maid 723 N Hamilton.
Radwin John, miner, res 725 Wisner.
Rae, see Ray.
Raese Anna, smstrs, bds 434 Bay.
Raese Emil, mason, bds 434 Bay.
Raese Frank, mason, bds 434 Bay.
Raese Wm F, cement blocks 434 Bay, res same.
Raese Wm F Jr, cement wkr, bds 434 Bay.
Rafelson Charles, fish dealer 229 N Weadock av, res same.
Rafelson Marcus, opr Postal Tel-Cable Co, bds 229 N Weadock av.
Rafelson Ruth, steno Sag Sheet Metal Wks, bds 229 N Weadock av.
Rafferty Katherine, res 611 S Washington av.
Raffner Wm, engr, res e s Carrollton, 6 n of Maple.
Ragan, see Regan.

John Russell 312 N. Hamilton
VETERINARY SURGEON AND DENTIST
Both Tels.

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STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
PHONE 248.

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FRED D. FARMER
OPTOMETRIST
221 GENESEE AVENUE

Ragocki Wm, lab, bds 514 Macauley.
Rahl Bessie N, tchr Potter School, bds 942 Emerson.
Rahl Norma M, steno Sag Courier-Herald, bds 942 Emerson.
Rahn Fred H, cigars 412 Potter, rms Carlisle.
Railling A W Kyner, veneerctr, bds 705 Joslin.
Railling Charles H, glasswkr, res 603 Wood.
Railling David E, mach, bds 705 Joslin.
Railling David F, farmer, res 705 Joslin.
Railling Frederick, mach, res 2804 Joslin.
Railling John W, lab, bds 705 Joslin.
Railsback Leigh M, salesmngr Jackson-Church-Wilcox Co, res 906 Hancock.
Raines Catherine (wid Samuel A), bds 227 Douglas.
Raines Walter P, rougher Sag Mirror Wks, rms 615 Jackson.
Rakowski Frank, lab, res 808 Marion.
Ralph Charles J, lab, res 122 Division.
Ralph George H, grinder Jackson-Church-Wilcox Co, res 222 Perry.
Ralph Helen I, steno Farmers' Handy Wagon Co, bds 620 Farwell.

E. B. BEARINGER, Automobile Repairing
Corner Janes Av. and Baum, Watt Motor Works Building
Both 'phones 1333 Saginaw, Michigan

Ralph James, yard foreman Bliss & Van Auken, res 711 Chestnut.
Ralph John, condr, res 620 Farwell.
Ralph John, lab, res 707 Waller.
Ralph John J, lab, res 636 Greenwich.
Ralph Joseph F, draying 1700 Division, res same.
Ralph J Edward, miner, res 303 Chestnut.
Ramage Francis O, mach hd, res 529 S 4th av.
Rambo Clarence M, foreman, res 109 Lincoln av.
Rambo George H, clk Phipps, Penoyer & Co, res 236 Webber.
Rambo Jennie E, tchr Washington School, bds 228 Webber.
Rambo Josephine, tchr Washington School bds 228 Webber.
Rambo Peter, contr 228 Webber, res same.
Ramsey, see also Rumsey.
Randall Anna (wid Dempster), res 111 Crapo.
Randall Arthur, lab, bds 111 Crapo.
Randall Arthur, lab, res 908 S 12th.
Randall Arthur Jr, lab, res 908 S 12th.

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212-214-216 NORTH FRANKLIN.
COOK WITH GAS

THE J. W. IPPEL CO. Cloaks & Skirts
Val. Tel. 2892 Mich. Tel. 3002

Randall Arthur P, res 322 Gallagher.
Randall Clarence W, mach Mitts & Merrill, res 1001 N Granger.
Randall Dempster, tmstr, res 214 N 5th av.
Randall Frank, rms 401 Johnson.
Randall Hannah (wid Dempster), bds Lorenzo Hubbell
Randall Harry F, bds 505 Emliy.
Randall Henry W, res 130 Sheridan av.
Randall John W, bds 101 Crapo.
Randall Mary K (wid Albert), res 101 Crapo.
Randall Robert B, bds 520 S Warren av.
RANDALL ROBERT M, General Mngr Consolidated Coal Co, res 520 S Warren av.
Randall Roy, riveter, bds 628 N Franklin.
Randall Thomas, woodwkr Mitts & Merrill, res 505 Emily.
Randolph Albert W, bookbndr Val Printing Co, rms 321 S Jefferson av.
Randow Alfred, chief inspr, res 1108 S Washington av.
Ranger's Hall, 109 N Washington av.
Rank Adeline, bds 1212 Janes av.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisment page 2

Rank Bernhart C, lab, bds 537 S 14th.
Rank Bernhart F, tanner, res 537 S 14th.
Rank Henry Jr, clk, res 1524 Lapeer av.
Rank Henry J, clk C H Krohn, res 213 N 11th.
Rank John, res n s Holland av, 4 e of S 15th.
Rank Pauline (wid Henry), res 1212 Janes av.
Rank Wilhelmina (wid Peter), res 2213 Janes av (B V)
Ranke Florence, domestic 814 Cass.
Rankie Rettie, bds 914 Cherry.
Rankin Edith P, clk Wm Wiechmann, bds 625 N 6th av.
Rankin George H, clk P O (e s), res 716 N 6th.
Rankin Jennie E, clk Swinton & Co, bds 625 N 6th av.
Rankin Leroy W, foreman Morley Bros, res 417 N Mason.
Rankin Richard H, res 625 N 6th av.
Rankin Richard J, mach, bds 625 N 6th av.
Ranney Herbert D (Saginaw Custom Shirt Co), res 925 S Washington av.
Ronous Carrie Mrs, bds 395 East.
Ranous Edward H, carrier R F D No 5, res 395 East.
Ranous Nellie A, clk Weinecke & Lavelle, bds 395 East.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Only Accident and Health Insurance Company in Michigan giving Paid up Insurance.
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CALLAM MILLS
SEEDS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Ranous W Charles (Hamilton Square Garage), bds 395 East.
Ransenberger Christian E, clk Clark Hardware Co, bds 120 S 2d av.
Ransenberger Ferdinand C, driver Meyer Bros, res 714 Hill.
Ransenberger John, janitor, res 131 S 9th.
Ranvier John, miner, res n w cor Mackinaw and Graham
Rapin Charles A, rodman, bds 1129 N Webster.
Rapin Charles L, city slsmn Brand & Hardin Milling Co, res 1129 N Webster.
Rapin Edward A, mach hd Jackson-Church-Wilcox Co, bds 1129 N Webster.
Rapin Gerald, messr, bds 1129 N Webster.
Rapp Charles, butcher, res s s Harold, 2 w of Genesee av
Rappa Charles, grocer 101 Siegel, res same.
Rappleyea Archie L, bkpr Jackson-Church-Wilcox Co, res 1517 Clinton.
Rappleyea Perry, carp, res 1521 Clinton.
Rappuhn Charles, lab, res 820 N Mason.
Raquepas Gideon, res s w cor Hickory and Madison.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Raquepaw Alexander, hlpr Sag Enameling Co, bds 200½ N Granger.
Raquepaw Frederick, lab, bds George Raquepaw.
Raquepaw George, lab, res s s Walnut, 1 w of Carrollton
Raquepaw George Jr, hlpr Sag Enameling Co, bds George Raquepaw.
Raquet Alice E, bds 118 N 2d av.
Raquet Helen (wid Peter), bds 639 S 4th av.
Raquet Jacob, res 118 N 2d av.
Raquet John L, sec, treas and mngr Star Brewing Co, res 621 S Weadock av.
Raquet Wanda E, bds 118 N 2d av.
Raschmann John, lab Sag Table & Cabinet Co, res 723 Bay.
Rastatter Katherine E, dressmkr 207 Cornelia, bds same
Rastatter Theodore, gardener, res 207 Cornelia.
Ratajczak Anthony, lab, bds 749 Carrollton, Carrollton.
Ratajczak Joseph, baker, res e s Kimball, 5 s of Norman.
Ratajczak Valentine, lab, res 749 Carrollton, Carrollton.
Ratchford James H, social sec Y M C A, bds same.
Rathbun James O, carp, res 904 Gratiot av.
Rathbun Louise, bds 819 Wheeler.

HENRY FEIGE & SON, OFFICE FURNITURE and FIXTURES.
113-121 SOUTH BAUM. Tels. Mich. 140-L. VAL. 1099-A.

Bliss=Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

Raths Joseph M (Dittmar & Raths Oil Co), res 903 Congress av.
Raths Walter P, bds 903 Congress av.
Ratty Gustav, hlpr Jackson-Church-Wilcox Co, res 702 Randolph.
Ratza Joseph, saloon 532 Perkins, res same.
Ratza Joseph Jr, lab, bds 532 Perkins.
Rau Edwin P (Jaeckel & Rau), res 1100 Germania av.
Rau Henry F, bkpr, res 817 Cherry.
Rauchholz Mary, steno, bds 600 W Bristol.
Raupp Henry J, mach Jackson-Church-Wilcox Co, res 520 S 11th.
Raupp Herman J, painter Herrmann Bros, res 1501 Lapeer av.
Raupp John T, barber H P Pubanz, res 115 Pleasant.
Raupp Rudolph J, barber 831 Genesee av, res 122 S 6th.
Rautenberg Bernard, lab, bds Joseph Ratajczak (B V).
Rautenberg John, baker, bds Joseph Ratajczak (B V).
Rautenberg Richard, lab, bds Joseph Ratajczak (B V).
Rawley George A, miner, bds 721 Wheeler.
Rawley Elizabeth, candymkr Val Sweets Co, bds 852 Brockway.

EDWARD G. BATZ & SON
1422 MONROE STRE T, ON P. M. R. R.
COAL COKE WOOD

Rawley Joseph, draftsman, bds 933 Vermont.
Rawley Joseph, miner, res 721 Wheeler.
Ray James W, tmstr, res 1006 N Charles.
Ray John, polisher Jackson-Church-Wilcox Co, bds 415 N Hamilton.
Raymond Alva J, mach opr Natl Engineering Co, bds 201 Rellis.
Raymond Andrew, mach hd, res 122 Douglas.
Raymond Charles E, foreman Sag Ladder Co, res 309 Cambrey.
Raymond Clarence S, carp, bds 308 Throop.
Raymond Earl, student, bds 309 Cambrey.
Raymond Florence, bds 328 S Water.
Raymond George, res 201 Rellis.
Raymond G Fonda, steamfitter Eureka Heating and Ventilating Co, res 308 Throop.
Raymond Laura J, bds 201 Rellis.
Raymond Morris, motorman, res 666 Bay.
Raymond Philip T, student, bds 308 Throop.
Raymond Thomas P, driver Standard Oil Co, res 711 Wayne.

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604 Bearinger Building
Bell Phone 500
Surety Bonds & General Liability Insurance

Municipal BONDS
THOS. D. BUICK
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211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

MURPHY & O'HARA | General House Furnishers AND OFFICE FURNITURE.
714-716 Genesee Avenue.
Both Phones.

Raymond Victor P, painter, res 173 Pleasant.
Raymond & Luxton (Charles Raymond, Frank Luxton), proprs Washington Theater, 2724 S Washington av.
Razey Wm E, painter, bds 1107 S Franklin.
Rea Ethel O (Saginaw Mechano-Therapy Institute), res 317 S Washington av.
Rea Eva M (Saginaw Mechano-Therapy Institute), res 317 S Washington av.
Reade, see also Reed and Reid.
READE THOMAS A, Merchant Tailor and Importer, 207 Genesee av, Mich Tel 562, res 223 Sheridan av, Mich Tel 871-L.
Reagan, see also Regan.
Reagan Stark V Rev, pastor Grace Presbyterian Church, res 1411 S Fayette.
Ream, see also Rheaume.
Ream Antoinette H, student, bds 225 Farwell.
Ream Emily (wid Peter), bds 225 Farwell.
Ream Frank C, condr P M R R, res 225 Farwell.
Reardon, see also Riordon and O'Riordan.
Reardon Catherine F, bds 114 Howard.

Appel Steam Bakery Wholesale Bread & Cake Bakers
Bell Phone 1388-J, Valley Phone 393, 824-826 Lapeer Ave.

Reardon Elizabeth B (wid John F), res 215 Hoyt av.
Reasnear Mary (wid Peter), bds 419 Fordney av.
Reay Joseph H, trav agt, res 921 Carroll.
Rebelowski Emma Mrs, bds 424 N Woodbridge.
Reber Esther, mach opr, bds 2165 S Michigan av.
Rebischke Frederick, malster J G Schemm Brewing Co, res 523 N Granger.
Rechter, see also Richter.
Rechter John C, lab, res n s Shattuckville rd, 1 w of Barnard.
Red Star Yeast Co, August Werner agt, 100 Lapeer av.
Redmond Anna C, dressmkr 603 S Washington av, res same.
Redmond Dorthy, bds 230 Sheridan av.
Redmond Edmond L, solr, res 622 S Oakley.
Redmond F Louise, dressmkr 603 S Washington av, bds same.
Redmond Helen, bds 230 Sheridan av.
Redmond James M, mach, res 621 N 8th.
Redmond Peter J, sec Valley Grey Iron Foundry Co, res 230 Sheridan av.
Reed, see also Reid.

ICE CREAM Parker Dairy Co.
PURE MILK 228 N. Warren Ave. Both Phones

GROCERIES and MEATS
Family Table Supplies.
BOTH PHONES.
VICTOR. J. TATHAM,
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Flour and Feed,
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Reed Benjamin F, attorney, bds 311 Burt.
Reed Betsy C (wid George C), res 317 N Harrison.
Reed Charles, student, rms 820 S Warren av.
Reed Charles E, mach hd, bds 135 Reed.
Reed Charles F, lab, rms 217 Hayden.
Reed Edna, bds 328 S Water.
Reed George E, barber 419 Potter, res 307 N 6th.
Reed John, miner, res 1569 Sheridan av.
Reed J Reiley, engr Wm B Mershon & Co, res 135 Reed.
Reed Katherine F Mrs, removed to Detroit, Mich.
Reed May Mrs, bds 335 Eddy.
Reed Nathan, miner, res 1616 S Granger.
Reed Solomon, bds 426 S 7th.
Reed Wm H, bkpr, res 1909 N Fayette.
Reer Katherine (wid Herman), res 337 S 10th.
Rees Emanuel, miner, bds 1622 S Niagara.
Rees John, press hd, bds 1622 S Niagara.
Rees Miner, miner, res 1622 S Niagara.
Reese Anna (wid Henry), res 137 Reed.
Reese Dora, bds 137 Reed.

Edw. F. Catterfeld
114 N. Hamilton St., W. S. Tels. MICH. 3229-L VAL. 3222-A
Commercial PRINTING

Reese Hugo, res 116 Mott.
Reese Michael, pipefitter P M R R, bds 422 N Weadock.
Reese Rudolph W, mach P M R R, res 215 Reed.
Reese Wm P, miner, res 648 Stanley.
Reetz, see also Reitz.
Reetz Albert G, cabtmkr, res 212 S 3d av.
Reetz Alma H, smstrs, bds 212 S 3d av.
Reetz John C, gluer, res 626 S 11th.
Reetz Lena E, milliner, bds 719 Emily.
Reetz Margaret F, smstrs, bds 212 S 3d av.
Reetz Ralph J, leatherwkr Lufkin Rule Co, bds 719 Emily.
Reetz Waleska C, dressmkr 212 S 3d av, bds same.
Reetz Wm F, driver Standard Oil Co, res 719 Emily.
Reeve Mattie, bds 824 Emerson.
Reeves Harry J, bds 336 Cornelia.
Reeves Oscar F, timber buyer, res 308 S Michigan av.
Regan, see also Reagan.
Regan Bernhard, ship clk, bds 1601 S Harrison.
Regan Dennis M, clk, bds 416 N Webster.
Regan John, slsmn Grand Union Tea Co (w s), res 416 N Webster.

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Regan Michael M, foreman, res 1601 S Harrison.
Regener Alexander L, office mngr Sag Val Drug Co, res 1833 Genesee av.
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Reichert Wm J, lab, res 1304 Ames.
Reichle Anna M, bds 1008 S Jefferson av.
Reichle Ernest L, dept mngr Morley Bros, res 1239 N Michigan av.
Reichle Lucius J, jeweler W C Hesse, res 410 Howard.
Reichle Meta, bds 1008 S Jefferson av.
Reichle Walter A, student, bds 1239 N Michigan av.
Reichs Wm, rabbi B'Nai Congregation, res 228 S 5th av.
Reid, see also Reed.
Reid Abraham H, ctr Louis Sachse, res 721 S Franklin.
Reid Alexander, messr Sag City Gas Co, bds 235 S 11th.
Reid Almon P, painter, res 713 Sheridan av.
Reid Andrew, foreman P M R R, res 815 Carroll.
Reid Andrew J, draftsman Wickes Bros, bds 815 Carroll.
Reid Celestia P (wid Daniel), res 1445 Genesee av.

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REID EBENEZER JR (Reid & Schwemer), res 226 S 11th.
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Reid James A, mach, bds 613 N 2d av.
Reid James G, boiler inspr, res 914 Congress av.
Reid James I, mach P M R R, bds 613 N 2d av.
Reid Marion S, steno P M R R, bds 815 Carroll.
Reid Mattie Mrs, cook, rms 422 Astor.
Reid Robert, engr P M R R, res 613 N 2d av.
Reid Robert A, foreman P M R R, res 531 N 4th av.
Reid Stewart M, timekpr, bds 613 N 2d av.
Reid Thomas, barber Fox Bros, rms Everett House.
Reid T Augustus Rev, pastor Bethel A M E Church, res 322 S 7th.
Reid Wm, hlpr Reid & Schwemer, bds 235 S 11th.
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Reif George J, lab, res 612 N Harrison.
Reif Harry, electrn, bds 1426 Genesee av.
Reif J Louise, milliner Mrs G M Chase, bds 612 N Harrison.
Reikowsky Herman, lab, res 200 Ruckle.
Reikowsky Wm C, mach hd hes 324 Fenton.
Reilly, see also O'Reilly and Riley.
Reilly Bernard G, condr P M R R, res 616 N Warren av.
Riley Edna D, clk Seitner Bros, bds 310 Kirk.
Reilly Gladys, steno D R Cuthbertson, bds 310 Kirk.
Reilly Herbert E, mach P M R R, res 310 Kirk.
Reilly James A, clk Schwartz Bros, bds 616 N Warren av
Riley Mabel, trimmer R C Strieter, rms 224 S 5th av.
Reimann Arthur, driver Wm Schleimer, bds 488 Bay.
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Reimer Casper, lab, res 1204 Adams.
Reimer Elizabeth (wid Christopher), res 311 S Mason.
Reimer John, glasswkr, bds 1204 Adams.
Reimer Mary K, bds 311 S Mason.
Reimer Reica, dressmkr 304 Lapeer av, res same.
Reimers Augusta (wid Charles), res 314 N 9th.
Reimers Charles, milk dealer 634 S 10th, res same
Reimers Emma K, bds 314 N 9th.
Reimold Benjamin, lab, bds 421 S Webster.
Reimold Frank C, collr C F Adams Co, res 916 Cherry.
Reimus August, foreman, res 843 S 13th.
Reimus Frances, bds 843 S 13th.
Reimus George, caller P M R R, bds 508 S 10th.
Reimus Ignace A, cigarmkr F H Mertz Co, res 325 S 9th
Reimus John, ship clk, res 508 S 10th.
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A PERFECT TABLE BEER.

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Rein Margaret M (wid Anthony), rms 124 N 6th av.
Reinbold Henry J, bartndr Joseph Baumer, res 210 S 2d.
Reinboldt Henry J M, clk Morley Bros, res 1911 Genesee
Reindel Christina, maid 402 N Jefferson av.
Reindel Margaret, domestic 945 Genesee av.
Reinecke, see also Reinke.
Reinecke Henry, res 916 Cass.
Reinecke Henry Jr, bds 916 Cass.
Reinert Hulda M, tchr Emerson School, bds 208 Gage.
Reinert Matthew, carp, res 208 Gage.
Reinert Walter, trav agt, bds 208 Gage.
Reinhardt Anna, domestic 325 S 4th av.
Reinhardt Edward, filer, bds 755 Hermansau, Carrollton
Reinhardt Joseph H, miner, res 223 N Carolina.
Reinhardt Mary (wid Charles), res 755 Hermansau.
Reinhardt Wm C, foreman Werner & Pfleiderer Co, res 616 N Bond.
Reinhold Adolph J, clk Central Coal & Wood Yard, res 341 Barnard.

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Manufacturers of
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Reinhold Elsa H, steno P M R R, rms Schmelzer apts.
Reinecke Michael, toolmkr, res 805 N 4th av.
Reinig Adam, res 612 Sheridan av.
Reinig Edward W, lab, res e s Genesee av, 1 s of Hess.
Reinig John, bds 1715 N Oakley.
Reinig John H, barn boss Ripslinger Bros, res 300 Carrollton.
Reinig Mary, clk F W Woolworth Co, bds 612 Sheridan.
Reinig Robert L, tree trimmer, res 800 S Mason.
Reinitz Theodore, bench hd Lufkin Rule Co, bds 915 Randolph.
Reinke, see also Reinecke.
Reinke Ada C, clk Seemann & Peters, bds 1601 Johnson.
Reinke Albert, tmstr, res n s Holland av, 4 e of S 16th.
Reinke Albert W, molder, res 111 N 11th.
Reinke Buril F, foreman Lufkin Rule Co, res 1206 Cherry.
Reinke Charles, bds Frederick J Reinke, Carrollton.
Reinke Charles F, ship clk H W Carr Co, res 1200 Wadsworth av.
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OFFICE AND FACTORY. 409 AMES STREET.

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Reinke Christ C R, clk Morley Bros, bds 1601 Johnson.
Reinke Dorothy (wid John), bds 1402 Johnson.
Reinke Edward W, clk C L Reinke, res 516 Lapeer av.
Reinke Frederick, ship clk Saginaw Valley Drug Co, res 1601 Johnson.
Reinke Frederick J, horseshoer, res e s Winter, 1 n of Shattuckville rd, Carrollton.
Reinke Harry C, clk C L Reinke, bds 633 S 10th.
Reinke Henry F, lab, res 457 S 10th.
Reinke Jennie B, tchr Central School, bds 2455 S Michigan av.
Reinke John, res 929 N 5th av.
Reinke John C, genl mngr Saginaw Brick Co, res 2455 S Michigan av.
Reinke John C Jr, savings teller Bank of Saginaw, bds 2455 S Michigan av.
Reinke Mabel A, fur sewer Oppermann Fur Co, bds 1200 Wadsworth av (B V).
Reins Esther, clk W E Greenwood, bds 516 S Webster.
Reins Lena, tchr David H Jerome School, bds 516 S Webster.

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Reis, see also Riese.
Reis August T, florist Wm Roethke Floral Co, res 1712 Lyon.
Ries Augusta, mach opr Saginaw Silk Garment Co, bds 1712 Lyon.
Reis Benjamin H, trav agt H Watson & Co, rms 124 N 6th av.
Reis Conrad, brewer J G Schemm Brewing Co, res 1006 N Harrison.
Reis Elizabeth, mach opr Saginaw Silk Garment Co, bds 1712 Lyon.
Reis John, florist Wm Roethke Floral Co, bds 1712 Lyon
Reis Joseph Rev, pastor Church of the Sacred Heart, res 704 Cherry.
Reis Mary T, opr, bds 1712 Lyon.
Reisner Wm F J, mach hd Sag Show Case Co Ltd, res 1852 Madison.
Reisslandt Charles, bartndr Hugo E Krebs, res 407 Wadsworth av.
Reisslandt Walter, mach, bds 407 Wadsworth av.

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1550 Holland Ave. | Mechanical Engineer Bell Tel. 1266

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SACKETT PLASTER BOARD
REMER BROS.
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Reitter Carl C, student, bds 136 N 6th av.
Reitter Christian, pres F & C Reitter Co, res 1300 Germania av.
Reitter Frederick J, sec-treas F & C Reitter Co, res 136 N 6th av.
REITTER F & C CO, Christian Reitter Pres, George P Smith Vice-Pres, Frederick J Reitter Sec-Treas, Publishers and Proprs Saginaw Post-Zeitung and Job Printers, 208-212 Lapeer av, Tels: Mich 2087-J, Val 99.
Reitter Harold C, student Bliss-Alger Business College, bds 1300 Germania av.
Reitter Herman, mason, res 2301 S Michigan av.
Reitter Raymond, student, bds 1300 Germania av.
Reitter Rose M, tchr Germania School, bds 136 N 6th.
Reitz, see also Reetz.
Reitz Block, 818 Janes av.
REITZ THEOPHILUS F, Funeral Director and Embalmer, 818 Janes av, res same, Both Tels 207.
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Rellox John J, miner, res 132 Wright.
Remele Wm H, electrn, res 1613 S Weadock av.
Remender Henry, miner, res 1608 S Webster.
Remer Amelia, marker Peerless Laundry & Dye Co, bds 523 N Charles.
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Remer Henry K, driver M I Benjamin, bds 1022 N Granger.
Remer Joachim, res 2103 State.
Remer Johanna S, student, bds 914 Court.
Remer John, bartndr C G Brenner, res 523 N Charles.
Remer Lydia, mach opr, bds 1322 Adams.
Remer Martin, lab, bds 523 N Charles.
Remer Walter, clk Paul Krause Clothing Co, bds 523 N Charles.
Remer Wm F, lab, res 1700 Clinton.
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Rennie Lydia, laundress Peerless Laundry & Dye Co, bds 1322 Adams.
Rentner Adolph C, clk M C Murray, bds 225 N 14th.
Rentner Dora (wid Wm), res 225 N 14th.
Rentner George, appr, bds Wm J Rentner (B V).
Rentner Wm J, mason, res w s Helena, 1 n of Wadsworth av (B V).
Renwick George J (aged 64), died Jan 23, 1912.
Renwick LaVern A, appr P M R R, res 517 S Mason.
Renwick Wm G, agt, res 1201 Phelon.
Requadt John A, engr P M R R, res 826 N Washington.
Resseguie Claude B (J D Resseguie & Sons), res 703 S Michigan av.
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Rettig Christian H, lab, res 239 Jackson, Carrollton.
Rettig Wm H, lab, bds 239 Jackson, Carrollton.
Retting Christopher, lab, res w s Munson, 1 n of Norman (B V).
Retting Fred, lab, bds Christopher Retting (B V).
Retting Henry, lab, bds 325 S 11th.
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Rettmann Frederick W, plumber 802 Hoyt av, res 1518 Janes av.
Rettmann Julius F, bds 407 S Oakley.
Rettmann Luella, student, bds 1518 Janes av.
Rettmann Mina, cash girl, bds 1518 Janes av.
Retzel Susan A Mrs, clk, bds 812 N Oakley.
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Rex Julius, res 1029 S 4th av.
Rex Theater, Fred J Durkee propr, 122 S Washington.
Rexford Sylvester P, lab, res 206 Glasby.
Reyer Herman, foreman Strable Mnfg Co, res n s Holland av, 5 e of S 16th.
Reyer Lydia, bds Herman Reyer.
Reyneck Charles J, res 420 S Harrison.
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Reynolds Archie, finisher, bds 720 Emily.
Reynolds Birney, bds 429 N Granger.
Reynolds Carl S, student, bds 315 N 6th av.
Reynolds Charles E, farmer, res s s Holland av, 5 e of Genesee av.
Reynolds Chauncey R, lab, res 720 Emily.
Reynolds Clara, milliner A M Rogers, bds 429 N Granger
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Reynolds George H, driver, res 720 Janes av.
Reynolds Harriett A (wid Sylvanus), bds 612 N Michigan av.
Reynolds Hattie (wid Benjamin C), res 315 N 6th av.
Reynolds Herbert A, capt Salvation Army, res 1100 Benjamin.
Reynolds Ishmael, barnman F E Case, res 429 N Granger
Reynolds Leonard, lab, bds Thomas Reynolds.
Reynolds Leonard J, mach, res 1315 Maple.
Reynolds Marie L, opr, bds 526 N Warren av.
Reynolds Mary H, clk F W Woolworth Co, bds 720 Emily.
Reynolds Myrtle H, opr, bds 137 Mott.
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Rheaume Felix, lab, res 717 N Mason.
Rheaume Gurney C, bds 717 N Mason.
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Rheaume Orpha J, lab, 717 N Mason.
Rheaume Philip, lab, res 717 N Mason.
Rheaume Ralph, bds 723 Gallagher.
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Rice Robert H, res 2403 S Michigan av.
Rice Waldo H, clk Sag Milling Co, bds 1018 S Michigan.
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Richards Barney, lab, bds 231 Fenton.
Richards Charles T, barber 222 Walnut, res 226 same.
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Richert Robert H P, ship clk, res 402 S Harrison.
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Richie Edgar, lather, bds 1806 Wheeler.
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Richley Charles, motorman, res 120 Thayer.
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Rick Peter, varnisher, res 245 Hermansau.
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Rickard Oral, bds 1340 S Warren av.
Rickerd Albertus, messr, bds 334 N 6th av.
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Riedel Frederick W, trav agt, res 1821 S Michigan av.
Riedel Frederick W C, plumber, res 1921 W Genesee.
Riedel Henrietta E, bds 611 N Michigan av.
Riedel Hugo, lab, res 416 Eddy, Carrollton.
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Riedel Reuben G, driver John Stafford, res 309 Grant.
Riedel Wm, lab, bds 433 Douglas.
Riedel Wm, lab, res 1917 W Genesee av.
Riedel Wm, mach P M R R, bds 416 Eddy, Carrollton.
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Rieder Charles P, propr Sag Employment Agency, real estate and insurance 415 Genesee av, res 311 Burt.
Rieder Floyd J, clk Erhard & Stalker Co, bds 311 Burt.
Rieder Jacob, res 636 Sheridan av.
Rieder Jacob C, mngr C E Lown, bds 636 Sheridan av.
Riedlinger Engelbert, mach hd, res 718 N Oakley.
Riedlinger Ida, bkpr E C Miller, bds 405 N Charles.
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Riedlinger Louis C W, clk A O Richter, bds 405 N Charles.

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Rieger Charles, miner, res 1212 N Charles.
Rieger George, lab, res 129 S 12th.
Riemer, see also Reimer.
Riemer Anna E, bds 429 N Bond.
Riemer Clarence, student, bds 429 N Bond.
Riemer Henry C, res 429 N Bond.
Riemer Herbert C, clk, bds 429 N Bond.
Riemer Lelia, bds 429 N Bond.
Rien Ludwig, lab, bds Julius Hak.
Reise, see also Reese and Reis.
Riese Alfred F, toolmkr Natl Engineering Co, bds 1303 Gratiot av.
Riese Bertha A, milliner Julia H Riese, bds 1303 Gratiot
Riese Elizabeth (wid Herman), res 1303 Gratiot av.
Riese Herman C, stripper, res 326 Stark.
Riese Julia H, milliner 603 Court, bds 1303 Gratiot av.
Riess Arthur F, lab, bds 1019 Sheridan av.
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Rifenberg Verna B, clk U S Health and Accident Ins Co, bds 414 N 2d av.
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Riffer George, switchman, res 1025 Carlisle.
Rigge Arthur M, mason Wickes Boiler Co, bds 331 N 13th.
Rigge Edna M, clk Mich Sugar Co, bds R M Rigge.
Rigge Gustav A, mason Wickes Boiler Co, res 331 N 13th.
Rigge Henrietta, bds Rudolph M Rigge (B V).
Rigge Millie J, clk Lee & Cady, bds R M Rigge (B V).
Rigge Rudolph J, mason, bds 331 N 13th.
Rigge Rudolph M, mason Wickes Boiler Co, res e s Helena, 2 n of Wadsworth av (B V).
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Riggs Wm H, engr, res 312 Glasby.
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Rikle Elizabeth D, domestic 909 S Jefferson av.
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Riley John, waiter, res 111 Genesee av.
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Rimmele Bernhard, baker 516 S Harrison, res 514 same.
Rimmele Carl L, bds 428 S 4th av.
Rimmele Charles, slsmn Lee & Cady, res 428 S 4th av.
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Rimmer Willis, bds 216 Thayer.
Rindhage Henry, miner, res 224 S 11th.
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Rogers Bridget, bds 321 Cambrey.
Rogers Cecelia, clk Barie's, bds 321 Linton.
Rogers Charles G, planer hd Booth & Boyd Lumber Co, res 516 Owen.
Rogers Charles R, clk Barie's, res 610 Meredith.
Rogers Ernest, wringer, bds 516 Owen.
Rogers Evelyn H Mrs, furn rooms 431 N Washington av
Rogers George, lab, res 200 Center.
Rogers John (aged 61), died Dec 2, 1912.
Rogers John, miner, res 724 River.
Rogers Lettie L, mngr A M Rogers, bds 529 N Mason.
Rogers Lois L (wid George W), res 429 N Mason.
Rogers Martin, miner, res 321 Cambrey.
Rogers Roy, city slsmn Hobson & Co, res 326 Howard.
Rogers Stanley, mach hd Sag Ladder Co Ltd, bds 321 Cambrey.
Rogers Wm C, pumper Con Coal Co, res 1632 S Jefferson av.
Rogers Wm H, phys 416 Genesee av, res same.
Roggmann Wm B A, mach P M R R, res 436 S 13th.

STOLZ
SAGINAW'S LEADING JEWELER
322 GENESEE AV.
We excel in Engraving, Watch and Clock Work—Prices the Lowest, consistent with Fine Workmanship
Our manufacturing department is equipped for the repairing and finishing of fine Jewelry—Designs and Prices submitted for special orders

The H. B. Arnold Company
Office Furniture **129 No. Franklin Street**

LADIES' AND GENTS' PRESSING
Cosendai Dye Works Cleaners
127 to 133 N. Jefferson Ave. Established 1877 Both Phones

Rogner Carl C (Gallup, Rogner & Gallup), res 112 S 2d.
Rohde Arthur A, clk Otto M Rohde, bds 1223 Janes av.
Rohde Bertha, bds 1224 Cherry.
Rohde Ella, smstrs, bds 335 S 11th.
Rohde Erma B, steno Bank of Saginaw, bds 1224 Cherry
Rohde Erwin F, bds 1224 Cherry.
Rohde Frederick H, blksmith P M R R, res 335 S 11th.
Rohde Gustave A, bkpr Sag Veneer and Basket Co, res 1224 Cherry.
Rohde Hulda A, tchr Jones School, bds 1224 Cherry.
Rohde John, lab, res e s Munson, 1 n of Norman (B V).
Rohde Otto M, grocer 1227 Janes av, res 1223 same.
Rohde Otto A, clk, bds 1223 Janes av.
Rohloff Frederick, lab, res 301 Gallagher.
Rohloff Wm C, carrier P O (e s), res 540 S 9th.
Rohr Gordon R, bds 926 Lapeer av.
Rohr Henry (Marienthal & Rohr), res 926 Lapeer av.
Rohrbach Bernard, lab, bds Robert Rohrbach, Carrollton
Rohrbach Robert, res n s Sherman, 3 w of Carrollton.
Rohrbach Robert Jr, lab, bds Robert Rohrbach.
Rohrbeck George W, trav agt John W Ladd Co, bds 106 Brockway.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

Rohrbeck Otto H, saloon 100 Brockway, res 106 same.
Rohring Edward, woodwkr Lufkin Rule Co, bds 1623 Holland av.
Rohring Elmer H E, clk Seitner Bros, bds 1623 Holland av.
Rohring Henry, ctr, res 1623 Holland av.
Rohrmosser Wm, lab, bds 1202 N Washington av.
Roidor Adam, lab, res 803 Carrollton, Carrollton.
Roland Maude, nurse 623 S Weadock av, bds same.
Roland Myrtle, bds 418 S Water.
Rolka Joseph, miner Con Coal Co, res s s Bancroft, 1 e of S 15th.
Rollin Arthur J, driver Walz Hdw Co, res 112 S 15th.
Rollins Abbie E, res 821 S Weadock av.
Rollins Adelaide A, bds 821 S Weadock av.
Roloff Albert, bds 549 S 11th.
Roloff Mary, bds 549 S 11th.
Rolph Harry, hlpr, bds 902 N Washington av.
Rolph Wm, mach hd, bds 902 N Washington av.
Romahn Andrew F, carp, res 610 S 4th av.

The Grande Livery, Sale and Boarding Stable
312 N. Hamilton Both Tels.

Grohman THE FLORIST
STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
PHONE 248.

FRED D. FARMER,
GLASS FACTORY
221 GENESEE AVENUE.

W. J. McCRON JOB PRINTING.
212-214-216 N. Franklin

Romahn August, linotype opr Sag Daily News, res 354 S 4th av.
Romahn Ernest, sewer inspr, bds 354 S 14th.
Romahn Theodore, student, bds 354 S 14th.
Romaine Irene M (wid David R), bds 253 Hermansau.
Romaine Pierre, lab, res 302 Malzahn.
Roman Angelo, confr 115 Genesee av, res 232 N 6th av.
Roman Angie, steno Con Coal Co, bds 711 Millard.
Roman Camilla M, bds 711 Millard.
Roman Daniel A, clk Sag Val Drug Co, res 711 Millard.
Roman Evangeine H, steno, bds 711 Millard.
Roman John, res 711 Millard.
Roman Joseph S, student, bds 711 Millard.
Roman Rockwell, foreman Sag Val Drug Co, bds 711 Millard.
Romanelli Emilio, painter, res e s Kimball, 1 s of Norman (B V).
Romanelli Prosper, bds Emilio Romanelli (B V).
Romanelli Savaira, finisher, bds Emilio Romanelli (B V)
Romanelli Vincent, lab, bds Emilio Romanelli.

E. B. BEARINGER
Corner Janes Av. and Baum
Watt Motor Works Building
General Machine Work
All Work Fully Guaranteed
Both 'phones 1333

ROMANELLY GEORGE J (Successor to Andreas C Maier), Furniture Repairing and Refinishing, All Kinds of Woodwork and Bar Tops a Specialty, 411 Ames, Mich Tel 3232-L, res 621 S 14th. (See page 9.)
Romanowski Frank, lab, res 804 Thatcher.
Romayn Clarence, clk estate of F A Richter Jr, bds 822 Ames.
Rombach Charles, glassctr, res 1909 Grout.
Rombach Charles Jr, silverer Sag Mirror Wks, bds 1909 Grout.
Rombach Gertrude, opr Mich State Tel Co, bds 1909 Grout.
Rombach Hubert, ctr, bds 1909 Grout.
Rombach Joseph C, glasswkr, res 2440 S Michigan av.
Rombeau, see Rambo.
Romeike Frederick, saloon 500 Gratiot av, bds 408 S Harrison.
Romeike Herman E, pipeman Fire Station No 2, bds 408 S Harrison.
Romeike Lena, bds 408 S Harrison.

COOK WITH GAS

THE J. W. IPPEL CO. DRESS GOODS
Val. Tel. 289 Mich. Tel. 3002

Romeike Martin, bartndr Frederick Romeike, bds 408 S Harrison.
Ronan Ann (wid Michael), res 618 Hermansau.
Ronan Ann (wid Thomas), res 1013 N 6th av.
Ronan Edward, lab, bds 618 Hermansau, Carrollton.
Ronan James J, clk W H Foot, res 519 N 7th.
Ronan Jane M, asst bkpr Seemann & Peters, bds 1013 N 6th av.
Ronan Leo, student, bds 812 N 5th av.
Ronan Matthew, sawyer, res 4 r of P M R R Depot.
Ronan Patrick J, mach hd, res 2 r of P M R R Depot.
Ronan Philip, lab, bds 2526 N Michigan av.
Ronan Thomas Jr, bridgetndr, res 812 N 5th av.
Ronan Thomas J, mach, res 1014 N 8th.
Ronay Richard, confr 705 Gratiot av, res same.
Rondo John G, barber J C Hohn, res 136 S Andre.
Rondo Nelson A, glasswkr, res 420 Gilbert.
Roney, see Rooney.
Ronge Frank C, chauffeur, res 1309 Janes av.
Ronson John A, brakeman P M R R, res 727 N 4th av.
Rood Frank, mach hd, bds 635 N 7th.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Rood Jessie, nurse Sag General Hospital.
Rood Wm, porter Hotel Kerby.
Rooker Anna C, steno Louis Sachse, bds 1003 N Mason.
Rooker Arthur L, lab, res 401 Benjamin.
Rooker Caleb J, lab, res 229 N Jefferson av.
Rooker Caroline Mrs, res 1003 N Mason.
Rooker Charles H, motorman, res 601 Barnard.
Rooker John, rms 305 S Michigan av.
Rooker John J, foreman Louis Sachse, res 921 N Mason.
Root Alice, inspr Lufkin Rule Co, bds 113 S 9th.
Root Frank, bds 312 S Washington av.
Root John L, trav agt, res 308 Simoneau.
Root John V, farmer, res 113 S 9th.
Root Maud, clk B J Rockwood, bds 113 S 9th.
Root Philo, fireman P M R R, res 113 S 9th.
Root Reuben, mach, rms 323 Carlisle.
Ropp Moses, lab P M R R, rms 910 Fitzhugh.
Rorer Carl, lab, bds 513 Wilkins.
Rorer Charles F, lab, res 513 Wilkins.
Rork Ammi W, mach P M R R, res 418 Kirk.
Rork Harry T, bridgetndr, res 212 N Bates.
Rork Luella E, clk Joseph Altman, bds 212 N Bates.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
HEALTH, ACCIDENT and FUNERAL BENEFITS.
VALLEY PHONE 1071-M.
AGENTS WANTED.

CALLAM MILLS
FLOUR FEED GRAIN SEEDS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

RORKE WM A, Office Mngr The Saginaw Courier-Herald and Sec Courier-Herald Co, res 308 Carroll, Mich Tel 331-J.
Rosa Alice, domestic 904 S Michigan av.
Rosa Frederick, depot agt U S Express Co, bds 710 N Harrison.
Rosa John T, res 1500 Court.
Rosa Rudolph W, mach, bds 1500 Court.
Rosa Thomas, res 719 Gratiot av.
Rosa Walter G, candymkr Val Sweets Co, bds 1500 Court
Rosa Wm, watchman, res 710 N Harrison.
Rosa Wm E, hlpr Jackson & Church Co, bds 710 N Harrison.
Rosbach Adam, farmer, res s s Hess av, 3 e of Genesee.
Rosbach Albert G, farmer, bds Adam Rosbach.
Rosbach Anthony, farmer, bds Adam Rosbach.
Rosbach Delia R, clk H B Schneerman & Co, bds Adam Rosbach.
Rosbach Henry, tmstr Wickes Boiler Co, res n s Hess av, 1 e of Genesee av.
Rosbach John, police, res 913 N 8th.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Rosbach Joseph H, bkpr Sag City Gas Co, bds 913 N 8th
Rosbesky Thomas, hlpr Mitts & Merrill, bds 1525 Hess.
Rose Anna M, tchr John Moore School, rms 117 Merrill bldg.
Rose Charles F, lab, res 820 Williams.
Rose George C, toolmkr Lufkin Rule Co, rms 113 N Fayette.
Rose George W, clk F M Walton, res 519 Douglas.
Rose Gustav, miner, res 1473 Holland av.
Rose Jennie, bds 1473 Holland av.
Rose John T, farmer, res 2315 S Washington av.
Rose Langer, lab, rms 812 S Water.
Rose Laura C, tchr Otto Roeser School, bds 820 Williams.
Rose Lee, draftsman, rms 318 N Warren av.
Rose Lucy J (wid Wallace), bds 507 Wadsworth av.
Rose Marie, finisher Saginaw Silk Garment Co, res 413½ W Genesee av.
Rose Selina A, mach opr Saginaw Silk Garment Co, bds 209 Spruce.
Roseberry Clarence J, mach hd, bds. 1327 S Warren av.
Roseberry Dominick, bds 919 Atwater.

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
PARLOR FURNITURE OF EVERY DESCRIPTION.

127 N. Franklin St. Saginaw, Mich. Bliss-Alger COLLEGE. Day & Night School Enter any time

Roseberry Dominick Jr, lab, res 1421 Union av.
Roseberry Eugene A, sheetmetalwkr, res 134 Cornelia.
Roseberry Frank, carp, res 152 Cornelia.
Roseberry Frank, electrn, res 1331 N Oakley.
Roseberry Frank M, metalwkr, bds 152 Cornelia.
Roseberry Joseph (aged 62), died Sept 18, 1912.
Roseberry Julia (wid Joseph), res 1327 S Warren av.
Roseberry Mary (wid Isadore), res 919 Atwater.
Roseberry Waldo F, appr, bds 919 Atwater.
Roseberry Zepher, sheetmetalwkr, bds 1327 S Warren.
Roseen Joseph F V, pres and mngr Central Cut Glass Co, bds Everett House.
Roseman John E, bath attndt Y M C A, res 110 Alger.
Rosemayer Clarence, driver, bds 424 Lewis.
Rosenberg Abraham C, student Bliss-Alger Business College, bds 2645 N Michigan av.
Rosenberg Benjamin I, cigars 415 W Genesee av, res 1815 N Fayette.
Rosenberg Clara E, steno Northern Credit Co, bds 620 S 5th av.
Rosenberg Dora (wid Samuel), res 620 S 5th av.

SEWER PIPE DRAIN TILE BRICK, LIME PLASTER, CEMENT, ETC. | EDWARD G. BATZ & SON 1422 MONROE STREET, ON P. M. R. R. | COAL COKE WOOD

Rosenberg Frank H, cigarmkr, res 641 S 13th.
Rosenberg John, drill hd Wickes Boiler Co, res 908 Walnut.
Rosenberg Meta C, mach opr, bds 908 Walnut.
Rosenberg Michael B, grocer 2645 N Michigan av, res same.
Rosenberg Rose S, music tchr 2645 N Michigan av, bds same.
Rosewick Vincent, painter, res 229 N Baum.
Rosewig Adolph, bartndr Wm C Fink, bds 226 N 11th.
Rosewig Mary (wid Peter), res 226 N 11th.
Rosewig Peter (aged 68), died Dec 16, 1912.
Rosewig Peter Jr, lab, bds 226 N 11th.
Rosien Arthur W, bottler Banner Brewing Co, bds 210 Bay.
Rosien Erma, clk John Appel, bds 210 Bay.
Rosien Esther M, forelady, bds 210 Bay.
Rosien Frederick J, foreman Brand & Hardin Milling Co, res 210 Bay.
Rosien Joseph, lab, res 907 N 8th.
Rosin Carl A, driver Banner Brewing Co, res 145 N Carolina.

H. A. Savage Co. 604 Bearinger Building Bell Phone 500 Automobile, Fire & Liability Insurance

Municipal BONDS THOS. D. BUICK Telephones { Bell 365 Valley 597 211-212 BEARINGER BUILDING MODERN PREFERRED STOCKS

MURPHY & O'HARA, 714-716 Genesee Avenue. Mich. Phone 719-J. | GENERAL HOUSE FURNISHERS AND OFFICE FURNITURE

Groceries and Meats BOTH PHONES
VICTOR J. TATHAM 1707-1711 GENESEE AVENUE
Hay, Straw and Farm Produce

Rosin Edward F, clk Campbell & Brater, bds 145 N Carolina.
Rosin Louisa, bds 145 N Carolina.
Rosine Albert, engr Natl Brewing Co, res 627 N Bond.
Rosine Ella C, clk A D Philippe, bds 627 N Bond.
Rosinski Sophia (wid Felix), bds 726 S 13th.
Rosoff Louis, tailor Con Woolen Mills Co, res 531 S 5th.
Ross Arthur, res 1211 Johnson.
Ross Arthur, driver, rms 414 Johnson.
Ross Arthur D, collr, bds 326 N 6th av.
Ross Calvin L, lab, bds 245 Grant.
Ross David R, driver Henry Passolt, bds 1409 N Niagara
Ross Edith, bds 912 N Oakley.
Ross Frank E, engr, res 1915 W Genesee av.
Ross Frederick, fireman P M R R, bds 462 N 3d av.
Ross Frederick A, frt agt Sag-B C Ry Co, res 826 N Webster.
Ross George A, polisher Mitts & Merrill, bds 1409 N Niagara.
Ross George B, purchasing agt, res 510 Stark.
Ross Gottfried, bench hd Jackson-Church-Wilcox Co, res 412 N Charles.

Wholesome Bread, | Appel Steam Bakery
Bell Phone 1388-J, Valley Phone 393 824-826 Lapeer Ave.

Ross Herbert B, driver L Lewis & Co, bds 415 Clark.
Ross Isaac, lab Henry Passolt, res 1409 N Niagara.
Ross Jesse, lab, res 306 Randolph.
Roos John, miner, res 752 Joslin.
Ross John, vessel capt, res 2624 S Washington av.
Ross Laura, bkpr Barie's, bds 1422 S Warren av.
Ross Myrtle M, bds 1915 W Genesee av.
Ross Nettie, bds 912 N Oakley.
Ross Otto C, bartndr Thomas Deshone, rms 605 Court.
Ross Peter F, bkpr H Watson & Co, res 326 N 6th av.
Ross Vera N, clk **THE M W TANNER CO,** bds 1915 W Genesee av.
Ross Victoria, opr The Bernhard Co, bds 1435 Atwater.
Ross Wesley, res 912 N Oakley.
Ross Wm J, waiter Johnston Bros, rms 616 Johnson.
Rosseau, see Rousseau and Russo.
Rosser Morris, miner, bds 144 Maine.
Rosser Tallie, miner, bds 144 Maine.
Rossiter Frederick F, mach P M R R, res 229 Farwell.
Rossiter Glenn A, music tchr 229 Farwell, bds same.

ICE CREAM **Parker Dairy Co.**
PURE MILK 228 N. Warren Ave. Both Phones

PHOTOGRAPHIC SUPPLIES
M. E. DANFORTH 113-115 S. Jefferson Ave.

Rossiter John F, condr P M R R, res 821 N 3d av.
Rossman Arthur G, electrn, bds 534 S 11th.
Rossmann August L, blksmith, res 502 S 9th.
Rossmann Charles A, lab, res 534 S 11th.
Rossmann Ethel A, clk, bds 502 S 9th.
Rossmann Fredericka (wid Charles), bds 900 Wadsworth av.
Rossmann Gertrude M, steno Sag Board of Trade, bds 534 S 11th.
Rossmiller Frank D, toolmkr, bds 1245 S Washington.
Rossomme Alice, student Bliss-Alger Business College, bds 1719 Grout.
Rossome Edmond, grinder, res 1719 Grout.
Rossow, see Rousseau and Russo.
Roszell Emma (wid Wm S), res 2318 S Michigan av.
Roszell Tessie, student, bds 2318 S Michigan av.
Rostwig Vincent, painter P M R R, res 229 N Baum.
Roth Anna, student, bds 212 Brown.
Roth Anna M (wid John L), res 1402 Cherry.
Roth Carl, bds 701 Germania av.
Roth Clara, domestic 307 S Jefferson av.

Edw. F. Catterfeld
114 N. Hamilton St., W. S.
TELS. Val. 3222-A, Mich. 3229-L
Society Printing
WEDDING STATIONERY, VISITING CARDS

Roth Conrad J, slsmn Mercer & Co, res 212 Brown.
Roth Edward, metalwkr Saginaw Sheet Metal Works, bds 2112 State.
Roth Florence C, bds 1402 Cherry.
Roth Hattie, domestic 553 S 4th av.
Roth Helen C, dressmkr Anna C Weedfall, bds 219 Hermansau.
Roth Jacob, dyer Cosendai Dye Works, res 113 N 12th
ROTH JOHN F, Propr The Avenue Park Sample Room, Fine Wines, Liquors and Cigars, Restaurant in Connection, Ladies' Dining Room Upstairs, 701 Germania av, res same, Tels: Mich 1282-J, Val 1359-L.
Roth Julia, domestic 516 S Warren av.
Roth Lena, maid 523 Sheridan av.
Roth Margaret (wid Conrad), res 161 Brenner.
Roth Martha, bds 701 Germania av.
Roth Olga, bds 701 Germania av.
Roth Othmar, mach, bds 161 Brenner.
Rothbart August, lab, res 2217 Janes av (B V).
Rothlisberger John, barber, res 315 S 4th av.
Rotier Stanley, waiter, bds 321 S Weadock av.
Rotter John F, fireman P M R R, res 832 N 4th av.

RIPSLINGER BROS. Coal & Wood
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar & Pickle Co. Manufacturers of
Pure Cider VINEGARS White Pickling
AND CIDER REFINERS.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Rounds Altha, dressmkr 521 Genesee av, res same.
Rounds Caroline (wid Andrew), bds 116 S 7th.
Rounds Floyd S, miller Sag Milling Co, res 116 S 7th.
Rounds George W, lab, res 721 Davenport av.
Rounds Joseph R, trav agt Sag Milling Co, res 1122 Lapeer av.
Rounds Louis, lab, bds 1400 N 6th av.
Rounds Robert C, mngr Saginaw Sale and Livery Co, bds 314 N Franklin.
Rourke Clara S, tel opr Postal Tel Co, bds 1219 Adams.
Rouse Helen E, bds 2503 S Washington av.
Rouse Jay A, carrier P O (e s), res 2503 S Washington.
Rouse Jessie H, tchr Salina School, bds 2503 S Washington av.
Rouse Kittie M, tchr Washington School, bds 2503 S Washington av.
Rouse Orville H, polisher, bds 622 Bundy.
Roush Wm T, res 503 Stone.
Rousseau, see also Russo.
Rousseau Alexander, coiler, res 350 Russel.
Rousseau Andrew, bds 1202 Youmans.

ELECTRICAL CONTRACTORS
408 Tuscola
Mich. Tel. 807-J
REID & SCHWEMER

Funeral Director **B. GUGEL** **Lady Assistant**
Hacks for all occasions
620 AMES STREET
Phones { Bell 2999 / Val. 2852

Rousseau Apolinaire, lab, res 1511 Cass.
Rousseau Arthur, mach hd Lufkin Rule Co, res 602 Grant.
Rousseau Clara, bds 919 Hoyt av.
Rousseau David O, steamfitter Charles Dingman, bds 400 Ketcham.
Rousseau Evelyn, bds 419 Hill.
Rousseau Francis, lab, res 420 Grant.
Rousseau Frank B, lab, res 639 Douglas.
Rousseau Frederick, res 534 Russel.
Rousseau John, lab, bds 1202 Youmans.
Rousseau John B, reliefman Hose Co No 3, bds 320 Grant.
Rousseau Joseph L, deliveryman, bds 320 Grant.
Rousseau Josephine (wid Alexander), res 320 Grant.
Rousseau Philip, lab, res 1202 Youmans.
Rousseau Philip Jr, lab, bds 1202 Youmans.
Rousseau Philogene, engr, res 419 Hill.
Routier Augustus, res 2003 N Michigan av.
Routier Stanley, waiter Egerer Bros, rms 321 S Weadock av.

We Loan Money on Household Goods, Diamonds, Watches, Jewelry, Etc. } **Tierney Bros.** 217 Genesee Ave. Val. Tel. 290 Mich. Tel. 528

A. Deisler & Son | **UNDERTAKERS Chapel in Connection**
705-711 Germania Ave.

Rowden Frances B, tchr Training School (e s), bds 211 Gage.
Rowden Walter D, slsmn Sag Beef Co, res 211 Gage.
Rowden Walter D Jr, city slsmn Mich Cold Storage Co, bds 211 Gage.
Rowe, see also Roe.
ROWE BERT B, Surgeon and Gynacologist, Office Hours 2 to 4 P M, Evenings by Appointment Only, Office and Residence 315 S Jefferson av, Both Tels 4
Rowe George, farmer, res 1426 State.
Rowe George F, driver Dittmar & Raths Oil Co, bds 1426 State.
Rowe Hugh I, supt, res 518 Clinton.
Rowe Jane (wid Thomas), bds 2517 S Washington av.
Rowe John, tmstr, bds 1426 State.
Rowe Thomas J, tmstr, bds 1426 State.
Rowell Harold J, collr Gately Co, bds 1106 N Bond.
Rowkowski Stanley, lab, res e s 12th, 1 n of Norman.
Rowland Maude, nurse 623 S Weadock av, rms same.
Roy Archie, metalwkr, bds 505 S Fayette.
Royal Block, 120-122 S Franklin.

Daun, Crawford & Company
Electrical Contractors **Motor Repair Work our Specialty**
Armature Winding Agents-General Electric Motors in Stock 407 Ames St. W. S.

Roys H Spencer, bkpr, res 556 Bay.
Rozelle Roger H, asst supt Prudential Ins Co, res 525 S 5th av.
Ruble Arthur F, contr 528 N 11th, res same.
Ruchser Katherine (wid Frederick J), res 705 Wayne.
Ruckert Frank, mach, res 113 Wadsworth av.
Ruckert Frank G, dist agt Aetna Life Ins Co, bds 113 Wadsworth av.
Ruckert Fred W J, slsmn Walk-Over Boot Shop, res 1000 S Weadock av.
Ruczko Gustaf, lab, res 439 Shattuckville rd, Carrollton.
Ruff Addie C, nurse 410 S 4th av, bds same.
Ruff Alexander, student Bliss-Alger Business College, bds 215 N 12th.
Ruff Amelia, dressmkr Ella A Foss, bds 426 N Andre.
Ruff Charles, res 215 N 12th.
Ruff George, pipeman Fire Station No 13, res 1715 S Hamilton.
Ruff Herman N, fireman P M R R, res 1012 N 4th av.
Ruff John, bds 468 Bay.
Ruff John H, clk Morley Bros, bds 410 S 4th av.
Ruff John M, contr 410 S 4th av, res same.

HEATING **SURFACE and SELF-FEEDING STEEL BOILERS, RADIATORS VALVES, PIPE-FITTINGS, BATH-TUBS, CLOSETS, WASH BASINS, WATER HEATERS, PUMPS, GAS FIXTURES, ETC.**
PLUMBING
Eureka Heating & Ventilating Co. **113 N. WATER ST. SAGINAW, MICH.**

SAGINAW HARDWARE CO.
West Side, 200-208 S. Hamilton St. Both Phones 2894
COAL MINING TOOLS AND SUPPLIES

DRINK SCHEMM'S BEER
SAGINAW, MICH. IT IS PURE.

Ruff Marie, maid 614 N Franklin.
Ruff Michael, assembler Jackson-Church-Wilcox Co, res 426 N Andre.
Ruff Michael P, toolmkr Jackson-Church-Wilcox Co, res 417 N Bates.
Rufferstbofer Barbara M, washer **THE M W TANNER CO**, bds Hess rd, R F D 1.
Ruffier Daniel E, supt, res 1816 N Michigan av.
Ruffier Emil P, ctr Sag Silk Garment Co, res 1826 N Fayette.
Ruffle Leo, ctr E A Robertson Co, bds 421 N 2d av.
Ruffle Reuben, blksmith, res 421 N 2d av.
Rufus John, lab, bds 634 N Washington av.
Rugenstein Edward J, bds 412 Woodbridge.
Rugenstein Minnie (wid Ernest J), res 412 Woodbridge.
Ruggles Zadie Mrs, bds 1201 Carlisle.
Ruh Joseph H, trav agt, res 1125 Johnson.
Ruhl John, waiter, rms 210 Carlisle.
Ruhl Roy, lab, bds 1812 Janes av.
Rumbles Arthur R, traffic mngr Brooks Mnfg Co, bds 417 Wadsworth av.

The Wickes Boiler Co.
Manufacturers of
Boilers, Heaters, Tanks, Stacks, Structural Work.

Rumbles Elizabeth (wid Samuel), res 417 Wadsworth.
Rumbles Samuel E, mailing clk P O (e s), res 232 S 13th
Rumboldt Anna (wid James), bds 525 Walnut.
Rumley Ernest A, brakeman, res 223 N 6th av.
Rummel Margaret, domestic 126 S Mason.
Rump Albert C, etcher Seemann & Peters, bds 312 N 12th.
Rump Augusta (wid Albert), res 312 N 12th.
Rump Frederick L, car repr, bds 312 N 12th.
RUMP HENRY, Cooper and Mnfr of Beer, Pork and Liquor Barrels, Water Troughs, Cisterns, Etc, Office 314 N 2d av, res 321 Annesly, Mich Tel 1160-L. (See page 9.)
Rump Mamie, feeder Seemann & Peters, bds 312 N 12th.
Rump Sophia (wid Frederick), res 314 N 2d av.
Rumpel Charles W, glassctr Central Cut Glass Co, bds 723 W Bristol.
Rumpel Ludwig, mach, res 723 W Bristol.
Rumpel Martin L, mach Werner & Pfleiderer Co, bds 723 W Bristol.
Rumpel Wm, bds 723 W Bristol.

THE ONLY COMPLETE RUG FACTORY IN NORTHERN MICHIGAN.
Saginaw Rug Mfg. Co., 409 AMES ST.

David Swinton Reliable Fire Insurance
123 South Franklin St.
BOTH PHONES 761

Schwahn-Khuen Agency,
INSURANCE WRITERS.

Rumsey Bessie V, tel opr Mich State Tel Co, bds 216 S Washington av.
RUMSEY CHARLES W, Livery, Sales and Boarding Stable, 301 N Franklin, cor Johnson, Tels: Mich 388-L, Val 140, res 325 Carroll. (See page 10.)
Rumsey Henry J, chauffeur, res 523 Cass.
Runchey Charles F, clk, bds 1120 McCoskry.
Runchey John E, contr 1120 McCoskry, res same.
Runchey John E Jr, student, bds 1120 McCoskry.
Runciman Carlton H, boys' sec Y M C A, bds same.
Runge Albert F W, foreman Alex Jacobi, res 536 S 11th.
Runge Frederick, bds 303 Gage.
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Runge Herman F, vice-pres F H Mertz Co, res 544 S 4th av.
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Rupp Henry J, prin St John's German Lutheran School, res 917 Germania av.
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RUPP JOHN J, Pres People's Savings Bank, Lumber, Logs and Pine Lands, 505 Bearinger Bldg, Mich Tel 570, res 609 S Jefferson av, Mich Tel 426.
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Rupp Lillian, domestic 1027 N Michigan av.
Rupp Meta N, bds 609 S Jefferson av.
Rupp Norman N, sec-treas Sag Val Development Co, sec Nez Perce Timber Co, bds 609 S Jefferson av.
Rupp Oscar, porter A F Fox, bds 1500 Burt.
Rupp Wilhelmina (wid John L), res 613 N Mason.
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Ruschkewitz Ignatz, lab, res 127 Elm, Carrollton.
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Russ Henry J, pressman Seemann & Peters, res 448 N 2d av.
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Russell Carl T, switchman, res 636 N 2d av.
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Rust Park, bet Saginaw River and Washington av, Bristol and Rust av.
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Ryan Alice M, laundress, bds 2312 N Fayette.
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Ryan Beatrice, dept mngr M C Murray, bds 625 S Weadock av.
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Ryan Edward, carp Mershon & Morley Co, bds 2312 N Fayette.
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Ryba Ignatz, cabtmkr C L Buchheit, res 720 S 12th.
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Ryder James N, res 618 Irving av.
Ryder John J, mach P M R R, bds 809 N 6th av.
Ryder Mary A, bkpr Henry Feige & Son, bds 809 N 6th
Ryder Nellie, tailoress, bds 809 N 6th av.
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Saginaw Employment Agency, Charles P Rieder propr, 415 Genesee av.

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SAGINAW ICE AND COAL CO, Peter Herrig Pres, J W Needham Vice-Pres, J H Malcolm Sec, Otto F Richter Treas and Mngr, N Niagara foot of Ames, Both Tels 2879.

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Saginaw Insurance Agency, Patterson & Weadock proprs, 401 Bearinger bldg.

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Sawyer Margaret M (wid Burton), res 653 S Warren av.
Sawyer Mary (wid Orvinza J), res 411 Douglas.

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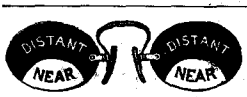

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Sawyer Nina J, steno Nelson Bros Co, bds 919 Hoyt av.
Saxton, see Sexton.
Sayan Joseph, fireman G T Ry, res 1731 S Jefferson av.
Saye John H, checker, res 623 N Jefferson av.
Sayers Benjamin W, grocer 1003 S Park av, res 152 Merrill.
Sayers Estella M, tchr, bds 152 Merrill.
Sayers John C, electrn Thorne Electric Co, bds 443 N 3d av.
Sayers Samuel, bds 614 Lincoln av.
Sayers Samuel Jr, hlpr Jackson-Church-Wilcox Co, res 614 Lincoln av.
Sayers Thomas W, res 701 N Granger.
Sayers Thomas W, hlpr Jackson-Church-Wilcox Co, res 802 Gallagher.
Sayers Wilbert R, bds 614 Lincoln av.
Sayles Bernice R, bds 1805 Grout.
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Floral Decorations for all Occasions is one of our specialties. We are pleased to have you consult us.
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Saylor Theodore, hlpr P M R R, bds 600 Mary.
Saylor Thomas A, dept mngr Morley Bros, res 1506 N Michigan av.
Scanlon James H, carp, res w s Malzahn, 1 s of Mackinaw.
Scanlon Roy L, cigarmkr John Jacoby, res 219 Bullock.
Scanlon Thomas, mach hd, bds 215 S 4th av.
Scanlon Thomas W, miner, res 269 Malzahn.
Scarth Caroline Mrs, res 1405 Germania av.
Scarth Edwin, removed to Detroit, Mich.
Scarth Robert H, stage mngr Jeffers Theater, bds 1405 Germania av.
Scattergood Harriet B (wid Joshua), res 515 Thompson
Scenic Theater, J A Pawley propr, 313 Court.
Schaaf Allan, lab, rms 910 Fitzhugh.
Schaal Christopher, boilermkr, rms 308 N Warren av.
Schaberg Charles F, steamfitter 411 S 5th av, res same.
Schaberg Gustavus, res 1608 Cherry.
Schaberg Hester, student, bds 411 S 5th av.
Schaberg Marion E, music tchr 411 S 5th av, bds same.
Schaberg Mathilda, bds 1706 Genesee av.

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Schade Herman L, condr P M R R, res 702 N Jefferson.
Schaeding Frederick M, cigarmkr Reinhold Gottschalk, res e s Kimball, 2 n of Cornelia (B V).
Schaeding Louis T, boilermkr, res w s N 16th, 1 s of Cornelia (B V).
Schaeding Ludwig, pipeman, res s e cor Kimball and Cornelia (B V).
Schaefer, see also Shafer and Shaver.
Schaefer Albert J, woodwkr, bds 227 Wisner.
Schaefer Arthur E, chemist Sag Chemical Co, res 1717 Maple.
Schaefer Catherine, domestic 525 N Michigan av.
Schaefer Christian M, dept mngr Heavenrich Bros & Co, res 516 Clark.
Schaefer Frderick, engr, bds Mrs Margaret Schaefer.
Schaefer Jacob, glasswkr, res 1101 Maple.
Schaefer Jacob, tailor Heavenrich Bros & Co, rms 307 Genesee av.
Schaefer John, tmstr, res 930 Williamson.

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Schaefer John G Jr (J G Schaefer & Son), bds 119 S 4th.
Schaefer Joseph W, driver J G Schaefer & Son, bds 119 S 4th av.
Schaefer J G & Son (John G and John G Jr), meats 221 Lapeer av.
Schaefer Katherine S (wid Charles S), res 516 Clark.
Schaefer Margaret Mrs, res s s Creen, 2 w of S 16th.
Schaefer Marie, insp Lufkin Rule Co, bds 930 Williamson.
Schaefer Martha B, bds 516 Clark.
Schaefer Mary E, housekpr 335 N Washington av.
Schaefer Renata M, bds 516 Clark.
Schaefer Robert J, mach hd Lufkin Rule Co, res 3334 S Washington av.
Schaefer Wanda E, tchr Houghton School, bds 314 N 9th
Schafer David, capt Hose Co No 8, res 814 Fordney.
Schafer John J, foreman Sag Paving Brick Co, res 709 Perkins.
Schafer Samuel, trav agt, res 101 Cherry.
Schafer Thomas C, res 701 N Warren av.
Schaferbine, see also Shaferbine.

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Schaffer Albert J, mach, res n e cor Kimball and Cornelia (B V).
Schaffer Edward, lab, res 809 Ketcham.
Schaffer Brad H, finisher, bds Park House.
Schaffer Edward, student, bds 243 Jackson, Carrollton.
Schaffer George, mach hd, res 243 Jackson, Carrollton.
Schaffer John, lab, bds 159 Harrison, Carrollton.
Schaffer Roy W, mach Wm B Mershon & Co, bds 243 Jackson, Carrollton.
Schaffer Wm, lab, res 159 Harrison, Carrollton.
Schagane Jacob, saloon 123 Lapeer av, res 318 N 6th av.
Schail, see Schaal.
Schaitberger Arnold, lab, bds 102 Ketcham.
Schaitberger Dorothy (wid George L), res 1608 Tuscola.
Schaitberger Edwin P, bds 1608 Tuscola.
Schaitberger Elizabeth C (wid John S), res 102 Ketcham.
Schaitberger Frank, bds 1608 Tuscola.
Schaitberger George J, slsmn, rms 220 Emerson.
Schaitberger Irene E, bkpr Popp & Wolf, bds 206 Gage.

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Schaitberger Joseph C, lab, bds 102 Ketcham.
Schaitberger Leonard, carp, bds 1608 Tuscola.
Schaitberger Leonard J, lab, bds 102 Ketcham.
Schaitberger Mary (wid Michael), res 206 Gage.
Schaitberger Otto J, city slsmn Dittmar, Cooper & Co, res 414 Walnut.
Schaitberger Philip, lab, bds 102 Ketcham.
Schalk Alice, packer Sommers Bros' Match Co, bds 2109 S Washington av.
Schallkorn Emil E, engr P M R R, res 1006 N 8th.
Schaper Carl, appr, bds 1212 Cleveland.
Schaper Charles H, cigarmkr George Orth Cigar Co, res 1212 Cleveland.
Schaper Eleanor, dressmkr, bds 1212 Cleveland.
Schaper Frederick L, mirror resilverer, res 1410 Lyon.
Schaper Gustav, meatctr L H Smith, res 1212 Cleveland.
Schaper Lena A, bkpr F L Muehlenbeck, bds 1212 Cleveland.
Schaper Oscar H E, cigarmkr G L Schulz, res 221 N Andre.

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Val. Tel. 2892 Mich. Tel. 3002

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Scharbonoski August, lab, bds Mrs Mary Scharbonoski.
Scharbonoski John, lab, bds Mrs Mary Scharbonoski.
Scharbonoski Mary (wid August), res n s Shattuckville rd, 12 w of Hermansau.
Scharbonoski Mary, bds Mrs Mary Scharbonoski.
Scharffe Alexander W, bricklayer, res 215 Alger.
Scharrfe Gladys E, steno Eureka Heating and Ventilating Co, bds 1317 S Park av.
Scharffe Wm C, carp Con Coal Co, res 1317 S Park av.
Scharick, see Sharick.
Schartow Adolph, clk Popp & Wolf, bds 618 S 9th.
Schartow Charles H, lab East Side Lumber Co, res 1522 Janes av.
Schartow Charles J, engr Cosendai Dye Wks, res 414 S 11th.
Schartow Elizabeth M (wid Wm), res 446 S 7th.
Schartow Elmer, hlpr Cosendai Dye Wks, bds 414 S 11th.
Schartow Frederick C (aged 49), died Oct 24, 1912.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisment page 2

Schartow Gustav, res 420 S 11th.
Schartow Louisa Mrs, bds 603 Walnut.
Schartow Myrta, bds 618 S 9th.
Schartow Richard C, upholr Cooney & Smith, bds 1522 Janes av.
Schartow Robert J C, clk, res 1785 Madison.
Schartow Theresa, bds 618 S 9th.
Schartow Walter A, tinner, bds 618 S 9th.
Schattilly Charles M, mach hd, res 623 Douglas.
Schattily Herman, boilermkr Wickes Boiler Co, res 424 S 7th.
Schaumann August, mach hd Sag Table & Cabinet Co, bds 2140 Ames.
Schaumann Bertha, bds 2140 Ames.
Schaumann Emil, engr P M R R, res 514 Potter.
Schaumann Fred, porter C G Brenner, bds 206 S Carolina.
Schaumann Herman, lab, bds 2140 Ames.
Schaumann John, lab, res 2140 Ames.
Schaumann John Jr, mach hd, res 520 N Andre.
Schaumann Joseph, sander Sag Table & Cabinet Co, res 1769 Madison.

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Scheall Emma, bds 511 S 9th.
Scheall Jacob, lab, res 511 S 9th.
Scheall Lena Mrs, dressmkr 511 S 9th, res same.
Scheeler George, clk Sag Beef Co, bds 1111 S Washington av.
Scheffler Clara O, domestic 1005 Genesee av.
Scheib Elise Mrs, res 920 S Granger.
Scheib Julius A, trav agt Morley Bros, res 615 Hill.
Scheib J Paul, clk John O'Hare, res 920 S Granger.
Scheib Theresa (wid Wm), bds 922 S Granger.
Scheidemann Christopher, sausagemkr, res 210 N 9th.
Scheidemann Ferdinand, appr, bds 210 N 9th.
Scheidler Charles C, molder A F Bartlett & Co, bds 1026 S Washington av.
Schell Daniel, blksmith Mitts & Merril, res 217 Schaefer.
Schell John, driver Sulzberger & Sons Co, res 139 N Alexander av.
Scheller Charles, janitor 235 S Washington av.
Scheller George, bkpr, res 1111 S Washington av.
Schellhas Mary K, maid 426 N Jefferson av.

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Fine Picture Framing *136 N. Jefferson Avenue Bell Phone 2291-J*

Schemm Emilie (wid John G), res 603 N Michigan av.
Schemm Frieda, bds 537 S 9th.
Schemm Henrietta M, sec J G Schemm Brg Co, bds 603 N Michigan av.
Schemm Henry, mach hd East Side Lumber Co, res 537 S 9th.
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Schemm Maude R (wid George), vice-pres J G Schemm Brewing Co, res 1129 N Michigan av.
Schenck Lewis G, condr, rms 2034 N Michigan av.
Schendel August W, meats 1200 State, res same.
Schenk Robert A, collection mngr Northern Credit Co, res 314 S 6th av.
Schenkusch Emil, bartndr Heidger & Nagel, bds 536 Greenwich.
Schenkusch Ernestine (wid Andrew), bds 536 Greenwich
Schenski Frank, lab, res 922 Cronk av.
Schenski Frank Jr, lab, bds 922 Cronk av.
Scherping Adolph, carp, res 216 Elm.

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113-121 SOUTH BAUM. Tels. Mich. 140-L. VAL. 1099-A.

Bliss-Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

Scherping Charles A, chief engr city water works (e s), res 1005 Douglas.
Scherping Christian R, bench hd Lufkin Rule Co, res 2257 S Hamilton.
Scherping Frank C, supt Lufkin Rule Co, res 1115 S Washington av.
Scherping Katherine, smstrs, bds 216 Elm.
Scherping Margaret L, student, bds 1005 Douglas.
Scherping W Milton, student, bds 1005 Douglas.
Schertel Katherine, domestic 520 S Warren av.
Schertel Lena, mach opr Sag Silk Garment Co, bds 1117 Cleveland.
Scherzer Bernhard, driver, bds 905 Brockway.
Scherzer Charlotte, domestic 1150 Genesee av.
Scherzer Melinda, maid 314 N Jefferson av.
Scheunemann Caroline (wid Gustav), res 169 Harrison.
Scheunemann Frederick, lab, bds 169 Harrison.
Scheurman Charles, watchmkr G Wm Stolz, res 1305 N Fayette.
Scheurman Ernest W (Scheurman Lumber Co), treas Interstate Construction Co Ltd, rms 626 N Michigan av.

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1422 MONROE ST. ON P. M. R. R.
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Scheurman Gustav F (Scheurman Lumber Co), sec Interstate Construction Co Ltd, bds 824 N Harrison.
Scheurman Louis O, clk Scheurman Lumber Co, res 824 N Harrison.
Scheurman Lumber Co (Fred T, Gustav F and Ernest W Scheurman), 1407 N Niagara.
Schibner Joseph J, clk George Petre, res 446 S 9th.
Schick Anthony P, mason, bds Hotel Sova.
Schick Block, 120-122 N Baum.
Schiefer Clara, domestic 541 S Warren av.
Schilling Clara, domestic 515 N Michigan av.
Schillings Andrew, foreman Saginaw Plate Glass Co, res 2442 S Michigan av.
Schillings Anna M, bds 2442 S Michigan av.
Schillings Edward C, glass ctr, bds 2442 S Michigan av.
Schillings Henry, clk, bds 2442 S Michigan av.
Schimman Archibald, miner, res 1515 Ames.
Schimmer Carl, delivery boy Oppermann Fur Co, bds 821 Bristol.

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Schimmer Irene C, forewoman The Bernhard Co, bds 821 W Bristol.
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Schimmeyer Aloys A, plumber, bds 129 N Bates.
Schimmeyer Carl H, tinsmith, bds 129 N Bates.
Schimmeyer Charles J, lab, res 129 N Bates.
Schindehette Fern M, steno Farmers Handy Wagon Co, bds 725 Lapeer av.
Schindehette Minnie (wid Harry), res 725 Lapeer av.
Schindler Rosina Mrs, janitor Bearinger bldg, res 125 N 10th.
Schinko Emil, bartndr, bds 536 Greenwich.
Schinko Otto, glasswkr, res 1610 S Harrison.
Schirck Harry W, trimmer Argo Electric Vehicle Co, res 131 Atwater.
Schirmer Frederick C (Schirmer's Pharmacy), bds 1900 Genesee av.
Schirmer Gertrude, bds 912 S Jefferson av.
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Schirmer Meta P P, bds 1602 Genesee av.
Schirmer Ralph H, clk J A Schirmer, bds 1602 Genesee.
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Schlachter Philip J, mach hd, res 127 Benjamin.
Schladenhaufen Wm, brewer Star Brewing Co, res 128 S 3d av.
Schlafke John, mach P M R R, bds 216 N 3d av.
SCHLAGEL FRED G (Fred G Schlagel & Co), res 739 Emerson, Val Tel 801-B.
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Schlatterer Minnie, tailoress Bernard Kramer, bds 304 Walnut.
Schledl Charles F, mach, res 411 N 4th av.
Schlegel August J, bds 1628 Genesee av.
Schlegel Rose (wid Albert), res 341 Barnard.
Schlegel Theodore A, janitor, res 526 N Michigan av.
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Schleich Leonard V, driver Callam Mills, bds 227 N Jefferson av.
Schleicher Carl, mach hd, bds 1423 Maple.
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Schlick Rudolph, music tchr 215 N Weadock av, res same.

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Schlicker Mary M, domestic 524 S Weadock av.
Schlickum Lulu, student, bds 314 S 9th.
Schlickum Mary (wid Wm), res 314 S 9th.
Schlink Frank A, brakeman P M R R, res 1600 Fitzhugh.
Schlosser Grant, mach, res 1493 Holland av.
Schlosser John, driver Marxer Bros, bds Arndt's Hotel.
Schluckbier Agnes, domestic 418 S Weadock av.
Schluckbier Jacob, res 111 N 6th av.
Schluckbier Jacob, clk Barie's, bds 625 Catherine.
Schluckbier Lydia, maid 822 S Weadock av.
Schmack Amelia (wid Ferdinand), res 423 Elm.
Schmaker Caroline (wid Frederick), res 3331 S Washington av.
Schmaker Conrad, res w s S Washington av, 2 s of limits.
Schmaker Louisa, bds Conrad Schmaker.
Schmaler Emil P, toolmkr, res 609 Hill.
Schmaler Frederick M, res 517 N Webster.
Schmeck Arthur F, lab, res 2132 Cooper.
Schmeck Mary, sorter, bds 1614 S Webster.

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GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
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SCHMECK WM A (Neuendorf & Schmeck), res 508 Hill.
Schmeider Christian, driver M W Kundinger, bds 1221 Mackinaw.
Schmeider Ida L, bds 1221 Mackinaw.
Schmeider John, meatctr M W Kundinger, bds 1221 Mackinaw.
Schmeider Sidney, driver, bds 1221 Mackinaw.
Schmeisser Alma A, steno Schwahn-Khuen Agency, bds 126 N Charles.
Schmeisser Christian H, music tchr 126 N Charles, res same.
Schmelzer Apartments, 119-125 S Jefferson av.
Schmelzer Building, 737-745 Hoyt av.
Schmelzer Cresentzia (wid Nicholas), res 1110 S Washington av.
Schmelzer Elizabeth E, bds 1100 S Washington av.
Schmelzer Frank N, acct John Schmelzer, res 110 Martha.

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Schmelzer John H, student, bds 110 Martha.
Schmelzer Joseph L, clk John Schmelzer, res 432 McCoskry.
Schmenker Anna (wid Charles), res 1617 Germania av.
Schmerheim Henry H, electrn Haines Electric Co, res 319 Bullock.
Schmerheim Joseph, foreman, res 2300 S Hamilton.
Schmid Carl F, patternmkr, res 336 N 4th av.
Schmidt, see also Smith.
Schmidt Adam J, linotype opr Sag Courier-Herald, res 425 S Park av.
Schmidt Adolph E, clk Smith Bros, res 407 N 3d av.
Schmidt Agnes C, bds 407 N 3d av.
Schmidt Albert M, clk, bds 439 Russel.
Schmidt Alfred B, clk, bds 439 Russel.
Schmidt Amelia, bds 805 Barnard.
Schmidt Andrew, lab, res 121 East.
Schmidt Anna (wid Henry), res 308 N 3d av.
Schmidt Arthur, mach hd, bds 1746 Monroe.

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Schmidt Arthur O W, trimmer Sag Table & Cabinet Co, res 538 Stanley.
Schmidt August, bench hd Wm Polson & Co, res 416 N Woodbridge.
Schmidt August, carp, res 1715 Hancock.
Schmidt August, grocer 2601 N Michigan av, res 2609 same.
Schmidt August, mach hd, res 1720 Monroe.
Schmidt August C F, gardener 2150 State, res same.
Schmidt Augustus C, painter, bds 1512 Janes av.
Schmidt Bernhard, lab, bds 545 Division.
Schmidt Bertella I, bds 425 S Park av.
Schmidt Bertha (wid Cornelius), bds 1512 Janes av.
Schmidt Carl F, res 2352 State.
Schmidt Charles, bds 1720 Monroe.
Schmidt Charles, lab, res 545 Division.
Schmidt Charles F, blksmith 310 Lapeer av, res 452 S 12th.
Schmidt Charles F, woodwkr Lufkin Rule Co, res 721 Cambrey.

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Schmidt Dorothy C, asst bkpr Nelson Bros Co, bds 428 N Granger.
Schmidt Edward C, lab, bds 805 Barnard.
Schmidt Edward H, lab, res 323 N Charles.
Schmidt Edward J H, mach hd, res 1706 Monroe.
Schmidt Eleanor, laundress Peerless Laundry & Dye Co, bds 1746 Monroe.
Schmidt Elsie O, student, bds 647 Bundy.
Schmidt Emil, mach hd, bds 326 S 14th.
Schmidt Emil C, lab, bds 421 Elizabeth.
Schmidt Emma H, clk, bds 647 Bundy.
Schmidt Esther E, bds 425 S Park av.
Schmidt Florence E M, steno Sag Beef Co, bds 428 N Granger.
Schmidt Frank F, police, res 200 S 13th.
Schmidt Fred L, shoemkr, res 527 S 13th.
Schmidt Frederick, lab, bds 1746 Monroe.
Schmidt Frederick, tinner, bds 652 Cornelia.
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Schmidt Frederick T, lab, bds 421 Elizabeth.
Schmidt Fred W, tinner J W Ladd Co, bds 652 Cornelia.
Schmidt Freeman A (Hod Cigar Co), bds 425 S Park av.
Schmidt George, brewer J G Schemm Brg Co, res 1215 N Woodbridge.
Schmidt George B, bds 428 N Granger.
Schmidt George J, plumber, res 205 Bullock.
Schmidt Gottlieb, bds 127 S 7th.
Schmidt Heinrich, clk Jackson & Church Co, bds 722 N Hamilton.
Schmidt Henry, bench hd Wm Polson & Co, res 102 Prescott.
Schmidt Henry F, pressman Val Printing Co, bds 2352 State.
Schmidt Henry M, res 428 N Granger.
Schmidt Herman, lab, res 250 Deindorfer.
Schmidt Herman C, lab, res 259 Bay.
Schmidt Hulda (wid John H; aged 53), died Aug 23, '12.

The Wickes Boiler Co.
Manufacturers of
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Schmidt Irene, smstrs, bds Vence Schmidt.
Schmidt John, bench hd Lufkin Rule Co, res 652 Cornelia.
Schmidt John F, mach hd, res 2330 State.
Schmidt John H, res 516 S Baum.
Schmidt John H, student, bds 407 N 3d av.
Schmidt Joseph, lab, res 431 Van Etten.
Schmidt Joseph, musician, res 315 Wadsworth av.
Schmidt Julius E, cigarmkr John Weiss Jr, res 207 N Woodbridge.
Schmidt J Adam, gatetndr, res 123 Elm.
Schmidt J Thomas, bkpr Bank of Saginaw, bds 329 N 7th.
Schmidt Leonard, lab, bds 123 Elm.
Schmidt Louis, bds 425 S Park av.
Schmidt Louis, mach hd, bds 1746 Monroe.
Schmidt Louis E (Hod Cigar Co), bds 425 S Park av.
Schmidt Louisa (wid Edward), res 75 Barnard.
Schmidt Louise, smstrs Mrs E K Groves, bds 710 Bay.
Schmidt Lydia (wid Herman), bds 538 Stanley.
Schmidt Maurice H, mach hd Jackson-Church-Wilcox Co, bds 1215 N Woodbridge.

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Schmidt May, domestic 219 Janes av.
Schmidt Mayme E, bkpr Genesee Coal Co, bds 508 Lincoln av.
Schmidt Minnie, bds 652 Cornelia.
Schmidt Nelson F C, musician Rex Theater, bds 207 N Woodbridge.
Schmidt Philip, elev opr H B Schneermann & Co, bds 652 Cornelia.
Schmidt Rosa (wid Frank), res 415 Greenwich.
Schmidt Thomas, bkpr, bds 329 N 7th.
Schmidt Vence, musician, res e s Webber, 2 n of Carroll
Schmidt Walter W, clk M C R R, bds 2609 N Michigan.
Schmidt Wm, groceries 1800 Court, res 317 Thurman.
Schmidt Wm, mach hd, bds 2352 State.
Schmidt Wm C, junk dealer 647 Bundy, res same.
Schmidt Wm F, tmstr, res 421 Elizabeth.
Schmidt Wm T, patternmkr, bds 309 S Washington av.
Schmidtke Carl, foreman Sag Plate Glass Co, res 2522 S Michigan av.
Schmidtke Hugo C, bricklayer, res 2553 S Michigan av.
Schmidtke Ida A, student Bliss-Alger Business College, bds 2522 S Michigan av.

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Schmiegel Michael, lab C H Cobb, res 164 Schemm.
Schmierer Eugene, mech engr, bds 705 S Washington.
Schmitt August, carp Sag Table & Cabinet Co, res 1616 Wheeler.
Schmitt Bernard J, foreman Sag Transfer Co, bds 501 Emily.
Schmitt Ervin, gatherer, bds 1616 Wheeler.
Schmitt Frederick H, polisher Sag Table & Cabinet Co, bds 1616 Wheeler.
Schmitt John, lab, res 110 Wisner.
Schmitt Katherine (wid Peter), res s s Creen, 3 e of S 16th.
Schmitt Walter, lab Sag Table & Cabinet Co, bds 1616 Wheeler.
Schmitz Charles, huckster, res 109½ Carrollton.

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Schmitzer Lillian E, domestic 724 S Warren av.
Schmitzer Mabel M, packer Sommers Bros Match Co, bds 102 Rust av.
Schmolovitz Louis, tailor Demers Bros, res 308 Court.
Schmuck Alma E, steno Wm B Baum & Bro, bds 1706 Genesee av.
Schmuck Arthur, mach National Engineering Co, bds 1706 Genesee av.
Schmuck Augusta Mrs, res 1706 Genesee av.
Schmuck Fred, mach, bds 1706 Genesee av.
Schmuck Walter, electrn J Niven Electric Co, bds 1706 Genesee av.
Schnaar Gottlieb, lab, res 615 S Oakley.
Schnaubalt John, res 240 Winter, Carrollton.
Schnautz Frances, student, bds 824 S Weadock av.
Schneermann Henry B (H B Schneerman & Co), res 625 S Park av.
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Schneider Anthony J, mach hd Jackson-Church-Wilcox Co, res boathouse, ft of Monroe.
Schneider Boniface, mach, res 314 N 11th.
Schneider Conrad J, carp, res 1426 S Warren av.
Schneider David, lab, res 416 Greenwich.
Schneider Edith, student Bliss-Alger Business College, bds 505 Annesly.
Schneider Edward J, slsmn Mercer & Co, bds 505 Annesly.
Schneider Eleanor W, bds 711 S Mason.
Schneider Floy T, bds 1610 Germania av.
Schneider Frank J, cigarmkr, res 505 Annesly.
Schneider Frederick, lab, bds 416 Greenwich.
Schneider Frederick B, mason, bds 1430 Phelon.
Schneider George, bricklayer, res e s Genesee av, 5 s of Hess av.
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Schneider House, Henry Schneider propr, 634 N Washington av.
Schneider John, crockery 817 Genesee av, res 1122 Clinton.
Schneider John, driver Standard Oil Co, res 1610 Germania av.
Schneider John N, removed to Marquette, Mich.
Schneider Joseph, bartndr, res 318 Perkins.
Schneider Julius, driver Solms Bros, bds 707 Greenwich.
Schneider Louis, cigarmkr, bds 314 N 11th.
Schneider Michael, contr 1430 Phelon, res same.
Schneider Michael, engr, res 613 Wood.
Schneider Michael Jr, mason, bds 1430 Phelon.
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Schnell Clara, bds 621 Brewster.
Schnell Herbert L, mach Werner & Pfleiderer Co, bds 621 Brewster.
Schnell Huga, bds 1308 Janes av.
Schnell John G, foreman Jackson & Church Co, res 621 Brewster.
Schnell John L, carp, res 1308 Janes av.
Schnell Leonard, carp, res 318 N Andre.
Schnell Marie (wid Michael), bds 621 Brewster.
Schnell Myrtle, tchr, bds 621 Brewster.
Schnell Olga C, clk Barie's, bds 621 Brewster.
Schnell Thomas M, asst factory supt Mich Sugar Co, rms Sherman House.
Schnell Winnie, bds 621 Brewster.
Schnettler Mary (wid Theodore), res 1738 Cooper av.
Schnettler Richard, produce, res 406 N 10th.
Schnetzler Frank X, carp, res 1481 Holland av.
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Schobert Carl, carp, bds 1622 Hancock.
Schobert Clara, hlpr E A Robertson Co, bds 1622 Hancock.
Schobert John, carp, res 1622 Hancock.
Schobert J George, treas and mngr Opportunity Mnfg Co, res 510 N Harrison.
Schobert Martin M, druggist, bds 510 N Harrison.
Schobert Rosina M M, finisher Saginaw Silk Garment Co, bds 510 N Harrison.
Schoch Clara, dressmkr Mrs G Norris, bds 645 S Weadock av.
Schoch Henry F C, pipefitter, res 622½ S Water.
Schoedel Charles F, mach P M R R, res 411 N 4th av.
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Schoeneberg Bertha, bds 1040 Brockway.
Schoeneberg Charles F, tinner Sag Hardware Co, res 303 N Granger.
Schoeneberg Elsie, bds 1040 Brockway.
Schoeneberg Henry, miner, res 1040 Brockway.
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Schoenfeldt Fred, bds 342 S 12th.
Schoenhoff Edward A, lab, res 757 Bundy.
Schoening Carl, janitor Central School, res 213 S 14th.
Schoening Otto, clk Heavenrich Bros & Co, res 412 S 11th.
Schoenknecht John, lab, res s w cor Schaefer and Madison, Carrollton.
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Scholtis George J, appr Lufkin Rule Co, bds 1447 Atwater.
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Scholz Barbara (wid Henry C), res 612 S 10th.
Scholz Bert, clk Morley Bros, bds 231 S 11th.
Scholz Charles R, driver, bds 612 S 10th.
Scholz Christine (wid Ernest), bds 534 S 11th.
Scholz Clara A, forewoman, bds 612 S 10th.
Scholz Gertrude, mach opr Saginaw Silk Garment Co, bds 612 S 10th.
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Schott Bert P, saloon 825 Lapeer av, res same.
Schott Charles, lab Jackson & Church Co, res 614 Wood
Schott Charlotte, bds 615 S Jefferson av.
Schott Ethel M, student Bliss-Alger Business College, bds 921 Genesee av.
Schott Frederick J, clk F H Rahn, bds 509 N 4th av.
Schott John J, driver, res 201 N Woobridge.
Schott Joseph, boilermkr, res 509 N 4th av.
Schott Regina (wid Nathan), bds 615 S Jefferson av.
Schott Wm, lab, bds 620 Hess av.
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Schrage Herman G, washer, res 408 S 11th.
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Schramkowski Albert, electrn, bds 828 Walnut.
Schramkowski Branche B, bds 528 S 13th.
Schramkowski Casimer, boilermkr Wickes Boiler Co, res 828 Walnut.
Schramkowski John J, driver Henry Feige & Son, res 510 Perkins.
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Schrock Rudolph, mach Jackson & Church Co, res 516 N Porter.

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Schroedel Katie M, maid 308 N Jefferson av.
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Schroeder Albert C, toolmkr Werner & Pfleiderer Co, res 1332 S Warren av.
Schroeder Albert D, bds 921 Carroll.
Schroeder Anna Mrs, clk, rms 116 N Weadock av.
Schroeder Arthur, appr C J Martin, bds 436 S 12th.
Schroeder Avia H, finisher Saginaw Silk Garment Co, bds 921 State.
Schroeder Bruno, brewer Sag Brg Co, res 648 Cornelia.
Schroeder Carl, clk Harry Buckel, res 1624 Germania av.
Schroeder Carl J, watchman Sag Table & Cabinet Co, res 219 Wright.
Schroeder Christian, mach, bds 1001 Tuscola.
Schroeder Christian, mach Wm B Mershon & Co, bds 117 Harrison, Carrollton.
Schroeder Edward J, foreman Lufkin Rule Co, bds 933 S 4th av.

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Schroeder Ferdinand H, bartndr Julius Kersten, res 919 S 14th.
Schroeder Fred, appr, bds 1624 Germania av.
Schroeder Frederick, appr Wm B Mershon & Co, bds 245 Winter, Carrollton.
Schroeder Frederick, brakeman P M R R, rms 623 Johnson.
Schroeder Frederick J, lab, res 209 S 12th.
Schroeder Frederick R, clk Moore's Cigar Store, res Zilwaukee, Mich.
Schroeder Gottfried, lab Lufkin Rule Co, bds 130 Gallagher.
Schroeder Henry C, carrier P O (e s), bds 217 N 7th.
Schroeder Henry F, slsmn Garey-Casamer Co, res Zilwaukee, Mich.
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Schroeder Martin, lab, bds 117 Harrison, Carrollton.
Schroeder Mary, bds 117 Harrison, Carrollton.
Schroeder Mary, weaver M E I B.
Schroeder Otto, metalwkr Sag Sheet Metal Wks, res 431 S 12th.
Schroeder Rose, res 412 Cornelia.
Schroeder Sophia (wid Frederick), bds 144 Merrill.
Schroeder Veronica, clk Wm Wiechmann, bds 648 Cornelia.
Schroeder Wilhelmina (wid John), res 318 Maine.
Schroeder Wm C, carrier P O (e s), res 125 S 13th.
Schroeder Wm C, tinsmith 608 S 9th, res same.
Schroeder Wm F, mach Wm B Mershon & Co, res 245 Winter, Carrollton.
Schroeder Wm J, lab, res 436 S 12th.
Schroeder Wm J, trav agt, res 648 S 10th.
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Schubert Julius, lab, res 147 S 15th (B V).
Schubert Minnie R, bds 617 S Warren av.
Schubot Albert E, metalwkr Sag Sheet metal Wks, res 429 Ward.
Schuch, see also Schook and Shook.
Schuch Almund, clk John Schuch, bds 517 N Oakley.
Schuch Catherine, clk John Schuch, bds 517 N Oakley.
Schuch George, mach hd, bds 515 Oak.
Schuch George A, bartndr H L Schuch, res 627 N Granger.
Schuch George J, bartndr John Schuch, bds 517 N Oakley.
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Schuch John P, mngr Schuch Hotel, res same.
Schuch Theodore, lab, bds 1122 S Hamilton.
Schueller, see Schuller.
Schuette, see also Schott.
Schuette Alida R, finisher, bds 212 S 12th.
Schuette Arthur, molder, res 305 N 6th av.
Schuette Augusta (wid Wm), res 1319 Lyon.
Schuette Bernhard J, foreman, res 501 Emily.
Schuette Clara M, dressmkr 323 N Andre, bds same.
Schuette Edward H, inspr Natl Engineering Co, bds 323 N Andre.
Schuette Frederick, tmstr, res 1600 Cleveland.
Schuette Frederick J J, carp, res 1600 Clinton.
Schuette Frederick M, printer, bds 1319 Lyon.

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Schuette Henry, clk Graebner Grocery, bds 323 N Andre
Schuette Henry, janitor Heavenrich Bros & Co, res 212 S 12th.
Schuette Herman F, cigarmkr G L Schulz, res 607 S Mason.
Schuette John, mach hd Feige Desk Co, res 323 N Andre
Schuette Marie (wid John), res 1510 Remington.
Schuette Meta A, packer Val Sweets Co, bds 1319 Lyon.
Schuette Minnie, sorter, bds 1319 Lyon.
Schuette Minnie K (wid Frederick), res 615 S 5th av.
Schuette R Wm, clk Schirmer's Pharmacy, bds 501 Emily.
Schuette Wm F A, cigarmkr Sag Cigar Co, res 317 N Bates.
Schuknecht August M, glasswkr, res 2308 S Hamilton.
Schuknecht Edward, glasswkr, res 214 Division.
Schuknecht Fannie, bds 424 S 10th.
Schuknecht Ferdinand A, capt Fire Station No 19, res 1123 S Harrison.
Schuknecht John, lab, res 308 Division.
Schuler Wolfgang, lab, bds 131 Barnard.

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Schuller George, meat ctr Schwinck Bros, res 115 N 9th
Schuller Henry, sausagemkr Schwinck Bros, res 620 Annesly.
Schuller John, butcher, res 812 S 4th av.
Schuller Joseph, res 115 N 9th.
Schuller Martin, lab, bds 620 Annesly.
Schulte Alphons W J, driver Harris Transfer Co, bds 301 Owen.
Schulte Amanda W J, res 301 Owen.
Schulte Casper, carrier P O (e s), res 638 S 9th.
Schulte Charles, clk Barie's, res 301 Owen.
Schulte Elmira C, clk, bds 815 Hanchett.
Schulte Florentine (wid Theodore), res 611 Emerson.
Schulte Frank A, chief, res 557 S 12th.
Schulte F Cecelia, bds 301 Owen.
Schulte George, bds 815 Hanchett.
Schulte Henry, butcher, res 815 Hanchett.
Schulte Henry B, trucker, bds 611 Emerson.
Schulte John F, lab, bds 802 N Mason.
Schultheiss Alvina (wid Charles G), res 2107 Mackinaw
Schultheiss Bert, lab, bds 2107 Mackinaw.

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Schultheiss Reinhold, porter Banner Hotel.
Schultz, see also Scholtz, Scholz and Schoults.
Schultz Albert F, clk H O Roeser, res 203 Thurman.
Schultz Albert J, clk, bds 231 S 11th.
Schultz Alma A, dressmkr 138 Marquette, bds same.
Schultz Alma C, clk Sag City Gas Co, bds 736 Emily.
Schultz Amanda, bds 442 S 7th.
Schultz Anna, mach opr, bds 305 Eddy.
Schultz Anna, smstrs, bds 161 Schemm.
Schultz Anthony, lab, bds 124 Elm, Carrollton.
Schultz Anthony, lab, bds 224 Elm, Carrollton.
Schultz Arthur, lab, bds 422 Thurman.
Schultz Arthur J, mach hd Mershon & Morley Co, bds 1820 Janes av.
Schultz August, lab, bds 407 Carrollton.
Schultz August M, res 400 Bay.
Schultz Bernhardt L, lab, res 118 Ring.
Schultz Carl, lab, bds August Steinke (B V).
Schultz Carl J F, res 138 Marquette.

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Schultz Charles P, driver E W Corbett, res 115 N 10th.
Schultz Christian F, bridgetndr, res 231 S 11th.
Schultz Dorothy, domestic 130 Sheridan av.
Schultz Edna R, bds 115 N 10th.
Schultz Edward C, fireman, bds 115 N 10th.
Schultz Ellen A, bds 422 Thurman.
Schultz Ernest, bds 271 Brenner.
Schultz Ernest Jr, mach hd, res 271 Brenner.
Schultz Frank, foreman Columbia Western Mills, res 2209 Ames.
Schultz Frank, lab, bds 418 Madison, Carrollton.
Schultz Frank B, pumper, res 1106 S Weadock av.
Schultz Frank C, bds 1605 Remington.
Schultz Frieda A, dressmkr Alma A Schultz, bds 138 Marquette.
Schultz Frieda A W, tapemkr Lufkin Rule Co, bds 1820 Janes av.
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Schultz Herman, lab, bds Hotel Leach.
Schultz Herman M T, clk Sag Woodenware Co, res 1861 Madison.
Schultz Irene E, steno Modart Corset Co, bds 405 N 7th
Schultz James M, blksmith P M R R, res 405 N 7th.
Schultz Jennie (wid John), bds 1404 Miller.
Schultz John, lab Sommers Bros' Match Co, bds 219 Lowell.
Schultz John, lab, bds 224 Elm, Carrollton.
Schultz John, lab, res e s N Michigan av, 3 n of P M R R, Carrollton.
Schultz John A, glass wkr, res 2317 S Hamilton.
Schultz John N, lab, res 124 Elm, Carrollton.
Schultz Joseph, engr, res 422 Thurman.
Schultz Joseph, lab, bds 124 Elm, Carrollton.

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Schultz Kurt A L, paperhanger R K Logan, bds 138 Marquette.
Schultz Lena, clk R Christensen, bds 116 S Mason.
Schultz Lena (wid John), bds 116 S 15th (B V).
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Schultz Mabel, stripper, bds 1820 Janes av.
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Schultz Martin J, res 161 Schemm.
Schultz Mary R, bkpr Merrill & Kren, bds 161 Schemm.
Schultz Michael, bds 224 Elm, Carrollton.
Schultz Minnie, laundress, bds 124 Elm, Carrollton.
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Schultz Susie Mrs, res 720 N 4th av.
Schultz Theresa B (wid John), res 1861 Madison.
Schultz Thomas, lab, bds 307 Elm, Carrollton.
Schultz Wm, lab, res 305 Eddy.
Schultz Wm F, mngr Bancroft House, res same.
Schultz Wm J, shoemkr 606 Gratiot av, res 1503 S Fayette.
Schultz Wm L, bridge carp, res 1820 Janes av.
Schultz Wm R, fireman P M R R, rms 529 N Franklin.
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Schulz Carl F, trimmer Sag Table & Cabinet Co, res 2401 Ames.
Schulz Caroline, domestic 710 S Weadock av.
Schulz Charles R, driver Henny Bros, bds 612 S 10th.
Schulz Charles W, bench hd East Side Lumber Co, res 142 S 12th.
Schulz Christian J, res 312 S 10th.
Schulz Clara, trimmer Sag Specialty Co, bds 174 Wright
Schulz Dora, student, bds 920 Adams.
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Schust Eugene F, slsmn Schust Baking Co, bds 121 S 6th av.
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Schwab John L, foreman East Side Lumber Co, res 114 Perkins.
Schwab Linda, clk F W Woolworth Co, bds 114 Perkins
Schwab Walter J G, jeweler W C Hesse, bds 114 Perkins
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Schwager Bertha (wid Vincent), res 412 Eddy.
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SCHWANNECKE HENRY W, Propr Genesee Coal Co, res 1004 Phelon, Tels: Mich 2078-L, Val 1395-A.
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Schwartz Charles A (Schwartz Bros), res 222 N 7th.
Schwartz Emma, clk Barie's, bds 338 S 13th.
Schwartz Ernest C, savings bkpr Bank of Saginaw, res 417 N 10th.
Schwartz Esther (wid Onne), bds 228 S 5th av.
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Schwartz Marie M, smstrs, bds 403 N Oakley.
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Schweich Peter, lab, bds 209 Greenwich.
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Scott Frank A, plumber E E Scott, bds 1207 S Washington av.
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Scott George L, carp, res 436 N 2d av.
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Scott Hazel G, bds 1856 Genesee av.
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Scott Ida I, student, bds 1207 S Washington av.
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Scott Wm E, trav agt, res 1856 Genesee av.
Scott Wm J, shoemkr, rms 519 N Hamilton.
Scott Wm W, condr P M R R, res 121 Wadsworth av.
Scott Winfield H, ticket agt, res 453 N 4th av.
Scoville Harry R, lab, bds 935 Carrollton, Carrollton.
Scoville John R, lab, res 935 Carrollton, Carrollton.
Scranton Howard N, brakeman P M R R, bds 1316 Johnson.
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Scully Agnes E, dressmkr, bds 927 N 6th av.
Scully Mary (wid Wm), res 927 N 6th av.
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Sebold Frederick C, clk Morley Bros, res 812 Walnut.
Sebold John, mason, res 806 Walnut.
Sebold Leonard J, mach P M R R, res 614 S 12th.
Sebring Mary, cook H H Strong, bds 308 Potter.
Sebring Ruth, student, bds 308 Potter.
Secoir Alfred F, watchman Koenitzer Tanning Co, res 708 S Harrison.
Secoir Alfred L, trav agt Morley Bros, bds 708 S Harrison.
Secoir Mona M, student, bds 708 S Harrison.
SECOND NATIONAL BANK (Capital $500,000, Surplus $400,000), George B Morley Pres, Walter S Eddy Vice-Pres, Albert H Morley Vice-Pres, Edward W Glynn Cashier, 110-112 N Washington av, Tels: Mich 2251, Val 92. (See front cover.)
Secord Blanche, bds 416 Cornelia.
Second National Bank Building, 110-112 N Washington
Secord Cynthia Mrs, maid M E I B.
Secord Edmund W, foreman, res 416 Cornelia.
Secord Ethel M, bkpr Singer Sewing Machine Co, bds 214 N 7th.

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See Wm P, brakeman, res 726 N 5th av.
Seeber Bertis, lab, res 408 Ward.
Seeger, see Sager.
Seeley Arthur W, lumber 405 Eddy bldg, res 610 S Weadock av.
SEELEY GEORGE E, Mnfrs' Agent, Automobiles, Buggies, Cutters and Sleigh Goods, 111 S Baum, Mich Tel 1317, Mngr Michigan Motor Car Co, 226 N Franklin, Mich Tel 2339, res 111 S Baum.
Seeley Gerald, bds 610 S Weadock av.
Seeley Matilda, sorter, bds 921 Emerick.
Seeley Nellie, sorter, bds 921 Emerick.
Seeley Wm H, miner, res 921 Emerick.
Seelman Otto, ripper The Automatic Faucet and Spigot Co, res 1865 Madison.
Seelmann Paul R, glasswkr, res 1514 W Genesee av.
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SEEMANN JOSEPH, Pres Seemann & Peters, res 319 S Weadock av, Mich Tel 1254-L.
Seemann Margaret A, domestic G & Stevens, bds 2120 Ames.
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Seemann & Peters Block, 200-206 N Franklin and 301-311 Tuscola.
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Seguin M Louise C, steno Mich Sugar Co, bds 101 High
Seguin Minnie (wid John B), res 101 High.
Seibert, see also Siebert.
Seibert George S, mngr The Anderson Tool Co, res 5, 128 N Jefferson av.
Seidel Martin, bkpr, res 215 N Mason.
Seiferlein Adolph, carp, res 122 Monroe.
Seiferlein Christian J, contr 900 Throop, res same.
Seiferlein Christian L, carp, bds 900 Throop.
Seiferlein George L, carp, res 407 S Oakley.
Seifert, see also Seyffardt.
Seifert Adolph C, livery 2715 S Washington av, res 509 Hess av.
Seiffert Agnes, bds 515 Greenwich.
Seiffert Henry G, res 515 Greenwich.
Seigel Adolph, lab, res 1511 Tuscola.
Seimon, see also Simon.
Seimon Wm H, sawfiler, res 1121 Stark.
SEITNER ADOLPH (Seitner Bros), res 308 S Weadock av, Mich Tel 1595.

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Seitner Robert, student, bds 541 S Warren av.
SEITNER SAMUEL (Seitner Bros), res 541 S Warren av, Mich Tel 583.
Seki Harry, butter 324 N Jefferson av.
Seligman Joseph, res 519 N Warren av.
Selk Elizabeth E, steno E A Robertson Co, bds 1616 Janes av.
SELK-FOX FURNITURE CO (Otto F Selk, Harry C Fox), Furniture. Carpets, Stoves and General House Furnishings, Cash or Credit, 833 Genesee av n e cor 2d av, Mich Tel 1227-L, Factory 1614 Janes av, Mich Tel 1866-L. (See left side lines.)
Selk Fredericka (wid Frederick), res 223 S 12th.
SELK OTTO F (Selk-Fox Furniture Co), Upholsterer, 1614 Janes av, res 1616 same, Mich Tel 1866-L.

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GLASS FACTORY
221 GENESEE AVENUE.

Selk Otto F Jr, upholr, bds 1616 Janes av.
Selk Sophia (wid Christian H), res 1616 Janes av.
Sell Alexander E, buyer Sag Beef Co, res 1309 Court.
Sell Wilhelmina Mrs, res 1415 Cass.
Selle Gertrude, dressmkr Mrs Kate Taft, bds 1005 N Madison.
Sellers Morley, clk P M R R (w s), bds 122 S Woodbridge.
Senay Laura, res 520 Fordney.
Senkpiel Albert J, mach, bds 1612 Janes av.
Senkpiel Christian, ship clk, res 116 N 11th.
Senkpiel Olga H, dressmkr Mrs E M Watson, bds 116 N 11th.
Senkpiel Sophia (wid Wm), bds 322 S 9th.
Senkpiel Wm F, grocer 1600 Lapeer av, res 108 S 14th.
Sensabaugh Eva P, bds 1113 W Genesee av.
Sensabaugh Frank A, res 516 Stone.
Sensabaugh George, motorman, res 809 State.
Sensabaugh James A, carp, res 402 S Andre.
Sensabaugh Peter J, res 1113 W Genesee av.
Sepaniak Sophia, domestic Everett House, rms same.

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Serrin Albert, driver S Nothhelfer & Son, res 614 Walnut.
Serrin Elsie C, dressmkr, bds 546 S 12th.
Serrin Frederick W, tmstr Natl Brewing Co, res 546 S 12th.
Serrin Minnie, clk, bds 546 S 12th.
Serrin Wm A, bottler Natl Brewing Co, res 611 S 12th.
Servis Frederick, watchman, res 2317 N Michigan av.
Servis Frederick Jr, plumber E E Scott & Son, res 412 State.
Sesko Stanislaus, lab, res 402 Hiland.
Seventh Day Adventist Church, 1536 S Jefferson av.
Sever Jonathan W, lab, bds 904 Lincoln av.
Sever Wm, ship clk Wm Polson & Co, bds 904 Lincoln.
Severin Arnold, fireman, bds 454 N 2d av.
Severin Emil E, sawmkr Mich Saw Co, res 359 S 12th.
Severin Henry A, polisher Sag Mirror Works, res 611 S Harrison.
Severin John, foreman Sag Mirror Works, res 615 Jackson.

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Sevoy Paul, propr City House, res 511 S Harrison.
Sewatzke August, lab, res 520 S 14th.
Sewatzke Otto, lab, bds 520 S 14th.
Sexton, see also Saxton.
SEYFFARDT WM, Sec-Treas Saginaw Hardware Co, Treas Feige Desk Co, Saginaw Board of Trade, Vice-Pres Hygeia Distilled Water Co, res 1150 N Michigan av.
Seyferth Jacob, res 409 S Warren av.
Seymore Arthur J, lab, res 235 Shattuckville rd.
Seymore Stanley, mach, bds 235 Shattuckville rd.
Seymour Adolph J, clk, bds 1327 Atwater.
Seymour Anna L B (wid John), res 501 N Harrison.
Seymour Carl, bds 1124 Congress av.
Seymour Catherine Mrs, res 1124 Congress av.
Seymour Clinton K, bds 501 N Harrison.
Seymour Ellen (wid Henry), bds 130 N Carolina.
Seymour Frank, tmstr Lee & Cady, res 242 S 10th.
Seymour Genevieve, mach hd Lufkin Rule Co, bds 1104 Russel.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Seymour George, hlpr P M R R, res 603 Carroll.
Seymour Herbert D, brakeman, bds 603 Carroll.
Seymour Ida M, clk M C Murray, bds 1327 Atwater.
Seymour Joseph, lab, bds 1104 N 6th av.
Seymour Lena M, boxmkr American Paper Box Co, bds 1714 Mackinaw.
Seymour Louis J, clk Grand Union Tea Co (e s), bds 1327 Atwater.
Seymour L Frank, driver, res 242 S 10th.
Seymour Marguerite M, clk F W Woolworth Co, bds 1327 Atwater.
Seymour Marie, clk U S Health and Accident Ins Co, bds 1124 Congress av.
Seymour Marie, mach hd Lufkin Rule Co, bds 114 Russel.
Seymour Peter C, res 1327 Atwater.
Seymour Wm B, drayman 1124 Congress av, res same.
Seymour Wm G, removed to Albuquerque, N M.
Shackelford Wm A, clk, res 1214 W Genesee av.
Shaddeau Andrew J, mach hd, res 125 S Alexander.
Shaddeau Dominick H, bridgetndr, res 622 Throop.
Shaddeau Floyd, driver U S Exp Co, res 1240 Monroe.

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Shaddeau John, foreman, res 220 Greenwich.
Shaddeau Lynn B, collr, bds 622 Throop.
Shaddeau Oliver J, hlpr Jackson & Church Co, res 909 Stone.
Shaddeau Oliver J, tmstr Louis Sachse, res 322 Emerson
Shaddeau Wm C, transferman U S Express Co, bds 622 Throop.
Shaddeau Benjamin F, inspr Jackson-Church-Wilcox Co bds 703 N Oakley.
Shaddeau Charles J, mach, res 823 Miller.
Shaddeau Frank E, tmstr, bds 703 N Oakley.
Shaddeau Irma, bds 823 Miller.
Shaddeau John E, fireman, res 703 N Oakley.
Shaddeau Lena, bds 823 Miller.
Shade Isaac, glasswkr, res 702 Sherman.
Shader Frank J, reporter R G Dun & Co, bds 321 S 6th.
Shafer, see also Schafer, Shaver and Sheffer.
Shafer Anna, clk F W Woolworth Co, bds 329 N 10th.

Wm. F. Beckbissinger Art Store
Fine Picture Framing 136 N. Jefferson Avenue Bell Phone 2291-J

Shafer Angus, woodwkr G E Scollen, res 329 N 10th.
Shafer Harry F, steward Hotel Vincent, res 110 Ward.
Shafer Lydia J Mrs, smstrs **THE M W TANNER CO,** bds 221 Center.
Shafer Mary, clk F W Woolworth Co, bds 329 N 10th.
Shafer Wm, student, bds 2939 S Washington av.
Shafer Wm F, removed to Detroit, Mich.
Shaffer Albert, lab, res 925 S 12th.
Shaffer Harry, miner, bds 505 S Fayette.
Shaffer Henry, miner, rms 605 Court.
Shaffer Overt, lab, res 2017 Janes av.
Shakarian Alexander, tailor J A Huff & Co, res 617 S Porter.
Shakarian Margaret, tailoress J A Huff & Co, res 617 S Porter.
Shaler Glenn G, clk M C R R, res 604 Holden.
SHALER HENRY H, Insurance, Real Estate, Loans, Notary Public, Agent Capital Savings and Loan Association of Lansing, Mich, and Branch Office U S Express Co, 2737 S Washington av, Mich Tel 1743-J, res 529 Fordney.
Shalk Alice, packer, bds 1841 S Washington av.

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Shanahan Annabel C, bkpr Dr G H Ferguson, bds 612 Fitzhugh.
Shane Benjamin E, clk May Bros, bds 1220 Janes av.
Shanley Marie, clk, bds 421 S Jefferson av.
Shannon Henry J, student, bds 504 Hoyt av.
Shannon Henry J, student, bds 504 Hoyt av.
Shannon Marie C, bds 504 Hoyt av.
Shannon Martin, condr, res 521 Fraser.
Shannon Mary T (wid Joseph), res 504 Hoyt av.
Shannon Merl C, collr, res 502 N 2d av.
Shannon Thomas, condr, bds 320 Carlisle.
Shannon & Garey (John C Garey), vessel owners 405 Bearinger bldg.
Sharar Norman E, buffer Koenitzer Tanning Co, res 1002 Wheeler.
Sharick, see Scharick.
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Sharp Loren, clk P P Heller & Bros, res 609 S Andre.
Sharp Samuel, carp, res 1005 Mackinaw.
Sharpe Alexander, engr P M R R, res 411 N 3d av.
Sharpe Jean, student, bds 411 N 3d av.
Sharpe Jennie, bds 411 N 3d av.
Sharpe Mary (wid Thomas), bds 424 N 3d av.
Sharpe Thomas H, engr, res 424 N 3d av.
Sharrer Mary E (wid Wm L), bds 307 Owen.
Sharrow Floyd E, driver Neil Johnson, bds 311 Braley.
Sharrow George, mach hd, bds 223 Wayne.
Sharrow John P, mach hd, res 311 Braley.
Sharrow Lewis, mach hd, res 1226½ Court.
Sharrow Louise, stripper Hod Cigar Co, bds 1226½ Court
Sharrow Roy L, cigarmkr G L Schulz, bds 311 Braley.
Shattuck Clairbel, supt, bds 1008 Court.
Shattuck Walter E, lab, res 614 Johnson.
Shaughnessy Catherine, steno The U S Graphite Co, bds 702 Meredith.
Shaughnessy Elizabeth A, steno J T Wylie & Co, bds 702 Meredith.

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Shaughnessy John, towerman P M R R, res 812 Carroll.
Shaughnessy Margaret (wid Patrick), res 702 Meredith
Shaughnessy Margaret J, steno Farmers' Handy Wagon Co, bds 702 Meredith.
Shaughnessy Paul, condr P M R R, bds 812 Carroll.
Shaughnessy Sarah E, bds 702 Meredith.
Shaughnessy Theodore, clk Oren B Moore, bds 812 Carroll.
Shaughnessy Wm J, bds 702 Meredith.
Shaver, see also Schaefer and Shafer.
Shaver Fred L, fireman P M R R, res 461 N 2d av.
Shaver Helen J (wid Edward W), res 2521 N Michigan
Shaver Loren F, carp, res 1304 N 9th.
Shaw Alexander, bds 914 Emerson.
Shaw Alexander D, slater Alex Jacobi, rms 217 N Warren av.
Shaw Anna J Mrs, boarding 719 Court, res same.

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Shaw Harry L, engr, res 1423 Genesee av.
Shaw Israel, lab, res 923 Hill.
Shaw Ithamer, yardman, res 2822 S Michigan av.
Shaw Jane Mrs, dressmkr 923 Hill, res same.
Shaw Jeanette V, tchr Otto Roeser School, bds 915 Union av.
Shaw John, appr, bds 302 Annesly.
Shaw John E, carp, res 142 Jordan.
Shaw Leander B, bds 1730 N Bond.
Shaw Margaret Mrs, rms 217 N Warren av.
Shaw Margaret E, bkpr Herzog Art Furniture Co, bds 915 Union av.
Shaw Orin J, piano tuner 923 Hill, bds same.
Shaw Otto W, clk A D Miller, bds 520 Stark.
Shaw Robert, granite wokrs 3217 S Washington av, res 419 Bradley.
Shaw Wm I S, barber Loree & Bordeau, res 1200 Lapeer av.
Shaw Wm L, floorman Sag Auto Co, res 310 N 11th.
Shea Alice M, tchr Hoyt School, bds 719 McCoskry.

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Shea Cornelius, foreman, res 719 McCoskry.
Shea Irene M, student, bds 719 McCoskry.
SHEA JAMES E, Practical Horseshoer, 323 S Hamilton, bds 231 Brown, Mich Tel 2116-L.
Shea Martin J, springmkr, bds 609 Johnson.
Shea Michael, res 231 Brown.
Shea Ruth D, bds 719 McCoskry.
Shea Wm, lab, res 609 Johnson.
Shea Wm C, condr, res 321 Stark.
Shebesta Lucas, lab, res 402 N 13th.
Sheehan Benjamin E, clk, bds 1220 Janes av.
Sheehan Daniel J, tailor Charles Vanek, rms 310 S Washington av.
Sheehan Edna E, steno Sag Beef Co, bds 1220 Janes av.
Sheehan Emily R, bds 1220 Janes av.
Sheehan Ryson E, trav agt, res 1220 Janes av.
Sheehan Timothy B, tailor Charles Vanek, rms 310 S Washington av.
Sheehy John P, carp, res 429 McCoskry.
Sheets Howard, clk, bds 917 Johnson.

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Sheffer Elizabeth (wid James), bds David Powlus.
Sheffer J Frank, painter, res 515 W Genesee av.
Sheffer Roy, lab, bds David Powlus, Carrollton.
Shelby Arthur M, mach, res 512 Stephens.
Sheldon Adon D, vessel capt, res 915 W Genesee av.
Sheldon Alexander D, student, bds 915 W Genesee av.
Sheldon Arthur L, lab P M R R, res 454 N 5th av.
Sheldon Earl, section hd, bds 556 Greenwich.
Sheldon Edward E, bds 705 Thompson.
Sheldon Elmer, bartndr European Hotel, bds 1521 S Michigan av.
Sheldon Esther L (wid Stephen T), res 520 S Hamilton.
Sheldon M Ernest, inspr Jackson-Church-Wilcox Co, res 526 Lewis.
Sheldon Ophelia M, assembler Lufkin Rule Co, bds 520 S Hamilton.
Sheldon Seymour S, carp, res 121 Ward.
Sheldon Wm, gatherer, bds 1004 Emerick.
Sheldon Wm H, trav agt, res 122 Randolph.
Sheltraw Alonzo E, res 615 N Webster.
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Sheltraw Henry, bkpr Sag Brewing Co, res 601 Fordney
Sheltraw John, bottler, bds 601 Fordney.
Sheltraw Malcolm, bds 615 N Webster.
Sheltraw Wilford, bds 601 Fordney.
Sheltraw Wm, tmstr, bds 601 Fordney.
Shepard Cinderella, maid Pacific Hotel.
Shepard Lucinda Mrs, bds 937 Emerick.
Shepard Maude, cashr Morley Bros, bds 800 S 4th av.
Shepard Wm B F, grocer 1044-1046 Holland av, res same.
Shepherd George P, carp, res 208 Brockway.
Shepherd Lola M, student Bliss-Alger Business College, bds 1620 S Jefferson av.
Shepherd Sidney, carp 216 Oakwood av, res same.
Shepherd Wellington W, res 1620 S Jefferson av.
Shepherd Wm, engr Banner Brewing Co, res 1513 Phelon.
Sherbert Andrew C, bds 109 S 5 th av.
Sherbert Charles, agt, bds 438 S 4th av.
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Sherbert George M, lab Sag Milling Co, bds 438 S 4th
Sherbert Mary F, sorter, bds 109 S 5th av.
Sherbert Millard A (aged 49), died Oct 4, 1912.
Sherbert Theresa (wid Millard A), res 438 S 4th av.
Sherbino Lawrence, lab, bds 919 N Bond.
Sherbino Millie, student, bds 919 N Bond.
Sherbino Morton, auto repr Bolton Auto Co, bds 919 N Bond.
Sherbino Shirley, student, bds 919 N Bond.
Sherbino Wm H, mach Jackson-Church-Wilcox Co, res 919 N Bond.
Sherer Roy S, fireman P M R R, res 102 1st.
Sheridan Frank P, condr, bds 2027 N Michigan av.
Sheridan John, gateman G T Ry, res 217 Dwight.
Sheridan John Jr, appr, bds 217 Dwight.
Sheridan John P, insurance, res 931 Genesee av.
Sheridan Mary A, stripper Saginaw Cigar Co, bds 217 Dwight.

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Sheridan Patrick, res 2027 N Michigan av.
Sheridan Philip H, lab Sag Milling Co, bds 2027 N Michigan av.
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Sherman Alfred, supt, res 2026 N Michigan av.
Sherman Andrew, trimmer, res 819 S Mason.
Sherman Byron E, lab, res 408 Germania av.
Sherman Charles, checker, bds 819 S Mason.
Sherman Clinton H, blksmith C Brown Tool Works, res 130 Stobbe.
Sherman Dora, maid 410 N Jefferson av.
Sherman Fred, assembler Lufkin Rule Co, bds 111 Thurber.
Sherman F Eugene, foreman Otto Peters, res 621 Benjamin.
Sherman George, lab, rms 303 Lee.
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Sherman Milman, fireman, res 455 N 2d av.
Sherman Rudolph, condr, res 1722 N Oakley.
Sherman St John, harnessmkr Morley Bros, bds 220 Campbell.
Sherriff Mary (wid Frederick), res 324 N Warren av.
Sherwood John J, lumber 402 Eddy bldg, res 629 N Jefferson av.
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Shevette Anthony, res 612 Union av.
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Sonnenberg Henry, lab, res 3 r of P M R R Depot, Carrollton.
Sonnenberg Henry J, horseshoer J G McKnight, res w s Webber, 2 s of Bartow (B V).
Sonnenberg John C, cigar mnfr 410 Tuscola, res 323 S 6th av.
Sonnenberg John J, tmstr G W Bruske, res 115 S 5th av.

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Sonner Magdalena (wid Isadore), res 1417 Lapeer av.
Sonner Myrtle, dressmkr Mrs G Norris, bds 1322 Cherry
Sonner Wm J, driver, res 1322 Cherry.
Sonntag Albet L, mach hd Lufkin Rule Co, res 216 Cornelia.
Sonntag Ludwig, clk Melze, Alderton Shoe Co, bds 636 Howard.
Sonsmith Frank, bds 900 Genesee av.
Sonsmith George, bds 115 S 12th.
Sonsmith Sophia (wid Wm), res 115 S 12th.
Sonsmith Wm, porter The Office, rms 222 N 2d av.
Souden Albert E, crater A T Ferrell & Co, bds 1510 Wheeler.
Sougnes Anton, lab, res 503 Marion.
Soule Cora B, asst F G Olp, bds 806 S Jefferson av.
Soule Nellie, bkpr H B Schneermann & Co, bds 806 S Jefferson av.
Soule Robert B, res 806 S Jefferson av.
Soules Anna G Mrs, weaver Lufkin Rule Co, bds 838 Williams.

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Real Estate, Farming and Timber Lands, Loans and Insurance
FRED S. ATWOOD WM. Q. ATWOOD OLIVER K. ATWOOD 518 Potter

Soules Charles, filler, res 111 High.
Soules Edward, huckster, res 201 Harris.
Soules Wm E, tmstr, res 211 Jeffers.
Sousa Joseph L, porter Michael Schrems, res 715 Union
South African Plume Shop, Mrs Susan E Turnbull mngr, 607 Bearinger bldg.
South Side Business Men's Association, Dr T M Williamson pres, Charles H Bird 1st vice-pres, Alfred H Arnold 2d vice-pres, Frederick L Zahner sec, Jay A Rouse treas, 2617 S Washington av.
Southgate Jeanette L, private sec U S Health and Accident Ins Co, bds 713 S Franklin.
Southgate John N, lab, res 1500 S Hamilton.
Southgate Wm W, chief miller Sag Milling Co, res 725 N Granger.
Southwell Eva Mrs, res 1200 S Jefferson av.
Sova, see also Sauve and Sauvie.
Sova Emmett G, mach Werner & Pfleiderer Co, res 707 Stephens.
Sova Oliver, res 82 Williamson.
Sova Ralph, plumber, bds 82 Williamson.

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Sovia Clarence J, driver, bds 300 Williamson.
Sovia Earl L, lab, bds 630 River.
Sovia Elmer A, lab, bds 630 River.
Sovia Edward, lab, res 115 Center.
Sovia Frank, pipeman Fire Station No 8, res 300 Williamson.
Sovia Frederick R, condr, bds 300 Williamson.
Sovia George, lab, bds 308 Douglas.
Sovia Jesse F, lab, bds 630 River.
Sovia Joseph, lab, res n e cor Gallagher and Maplewood
Sovia Lillian M, packer Val Sweets Co, bds 300 Williamson.
Sovia Lulu M, bkpr, bds 308 Douglas.
Sovia Mary E (wid Alexander), res 630 River.
Sovia Nellie M, trimmer Sag Specialty Co, bds 300 Williamson.
Sovia Oliver, res 82 Williamson.

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Sovia Oliver Jr, lab, bds 308 Douglas.
Sovia Ralph, plumber E E Scott, bds 82 Williamson.
Sovia Wm O, lab, bds 318 N Warren av.
Sowalewski Mary, bds 508 Macauley.
Sowalewski Stanislaus, res 508 Macauley.
Sowatsky Arthur J, clk Herzog Art Furniture Co, bds 307 Hermansau.
Sowatsky Elsie T, clk M C Murray, bds 307 Hermansau
Sowatsky Florence, student Bliss-Alger Business College, bds 122 Reed.
Sowatsky Fred W, bkpr J G Schemm Brewing Co, res 307 Hermansau.
Sowatsky Meta, bkpr Sag Table & Cabinet Co, bds 122 Reed.
Sowatsky Oscar, electrn Thorne Electric Co, res 1615 Tuscola.
Sowin George, lab, bds 1882 Madison.
Sowulewski Mary, bds 2050 S Jefferson av.
Sowulewski Peter, lab, res 403 Hiland.
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Spaeth John C, bkpr Walz Hardware Co, res 906 S Park av.
Spagnuolo Frank, confr 810 Genesee av, res 720 Janes.
Spalding, see Spaulding.
Spalthoff Elizabeth, bds Herman Spalthoff.
Spalthoff Herman, farmer, res e s Genesee av, 11 S of Hess av.
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Sparks Ada, cash girl, bds 217 Sears.

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Sparks Samuel J, clk Nickels, Mertz & Co, bds 813 Johnson.
Sparks Wm S, driver Milne Bros, res 321 N 2d av.
Sparling Charles W, horseshoer Thomas Sparling, bds 226 Howard.
Sparling Nellie G, steno, bds 226 Howard.
Sparling Thomas, horseshoer 228 N Franklin, res 226 Howard.
Spatz Alma M, smstrs, res 822 Brewster.
Spatz Bernard J F, bakery 2008 N Michigan av, res same
Spatz Emil M, bds 341 Hermansau.
Spatz Ferdinand J, asst brewmaster J B Schemm Brewing Co, bds 822 Brewster.
Spatz Fred, res 816 Hancock.
Spatz Frederick J, mach, bds 822 Brewster.
Spatz George (Spatz Pickling and Produce Co), res 341 Hermansau.
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Spaulding George C, brakeman P M R R, bds 426 N 12th.
Spaulding Harvey D, cir mngr Sag Courier-Herald, res 603 N Fayette.
Spaulding Joseph B, res 1415 Fitzhugh.
Speaker John H, lab, res 503 Greenwich.
Spear Charles, boxmkr, bds 133 Siegel.
Spear Frank J, inspr Lufkin Rule Co, bds 133 Siegel.
Spear Frank C, rulemkr Lufkin Rule Co, res 133 Siegel.
Spear Frank W, driver A W Hurst, bds 133 Siegel.
Spear May M, bds 133 Siegel.
Spear Orra M, assn sec Y W C A, bds 316 Cherry.
Speas Casper, lab, res 1215 S Harrison.

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Speckhard Emanuel, student, bds 620 Court.
Speckhard Herman Rev, pastor Church of the Holy Cross, res 620 Court.
Speckhard Walter O, student, bds 620 Court.
Speed John J, mngr Valley Home Telephone Co, res 509 S Jefferson av.
Speer Athol H, real estate 322 S Warren av, res same.
Speer Nora (wid Hugh J), bds 322 S Warren av.
Spence Arthur M, bds 815 S Jefferson av.
SPENCE BROS (Hugh and Matthew), General Contractors and Builders, 305 Kirby Bldg, Tels: Mich 2183-J, Val 136-R. (See right side lines and adv in classified Carpenters, Contractors and Builders.)
Spence Dorothy E, bds 309 S Warren av.
Spence Frederick Rev, pastor, res 309 S Warren av.
SPENCE HUGH (Spence Bros), res 815 S Jefferson av, Mich Tel 1273-L.
SPENCE MATTHEW J (Spence Bros), res 717 S Washington av, Mich Tel 1243-J.
Spencer Almira (wid Wm H), bds 233 Farwell.
Spencer Charles L, lab, res 907 S Granger.
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Spencer Fred C, chief clk M C R R, res 9 Schmelzer Apts.
Spencer Frederick, bartndr Thomas Deshone, res 209 Benjamin.
Spencer George C, foreman M C R R, rms 601½ Gratiot
Spencer Herbert A, driver, res 1013 N 8th.
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Spencer Julia, bds 111 Genesee av.
Spencer June, student, bds 9 Schmelzer Apts.
Spencer Lenna Mrs, smstrs H B Schneerman & Co, res 601 Gratiot av.
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Spencer Vera, tel opr, bds 1013 N 8th.
Spencer Wm F, bds 914 Tuscola.
Spencer Wm W, woodwkr Lufkin Rule Co, bds 109½ Genesee av.
Spendeler Jacob, lab, bds 1521 S Michigan av.
Spenger Joseph, miner, res 407 Wayne.
Spenkler Jacob, shoemkr 510 Fraser, res same.
Spenner John W, carp, res 625 Mershon.
Sperckerman Charles, clk Symons Bros & Co, bds 365 Wise.
Sperling Bert J, upholr, bds 1427 Germania av.
Sperling Carl E, foreman, res 2805 N Michigan av.
Sperling Harry E Jr, collr Morley Bros, bds 1427 Germania av.
Sperling Henry E, wagonmkr G E Scollen, res 1427 Germania av.
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Spiekermann Charles, lab, bds 365 Weiss.
Spiekermann Henry, grocer w s Carrollton, 3 n of Madison, Carrollton, res 365 Weiss.
Spiekermann Otto, lab, bds 365 Weiss.
Spiekermann Wm, clk Henry Spiekermann, bds 365 Weiss.
Spielmacher Ada, bkpr Paxson & Schoeneberg, bds 1320 Hancock.
Spielmacher Cal, clk, rms 104 N Hamilton.
Spielmacher Louis, propr Spiely's Messenger Service, res 1320 Hancock.
Spiely's Messenger Service, Louis Spielmacher propr, 321½ Court.
Spiering Frederick, lab, res 328 Blackmore.
SPIESS HENRY (H Spiess Barber Supply Co), res 205 Lapeer av.

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Spiker Catherine E, tester, bds 463 Holmes.
Spiker Charles R, mach, bds 463 Holmes.
Spiker Harry, bottler, bds 463 Holmes.
Spiker Isaiah E, glasswkr, res 463 Holmes.
Spindler Arthur, carp, bds 1323 Mackinaw.
Spindler Charles, bkpr Bank of Saginaw, bds 908 S Washington av.
Spindler George, treas Board of Education (w s), contr 1221 Cleveland, res same.
Spindler Jacob, carp, res 1323 Mackinaw.
Spindler Julia S (wid Henry), res 908 S Washington av.
Spindler Valentine, bds 825 Lapeer av.
Spinning Wm A, mach opr Natl Engineering Co, bds 600 Lincoln av.
Spinning Wm H, res 600 Lincoln av.
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Spitzer Bessie E, forewoman Central Cut Glass Co, bds 313 Fitzhugh.
Splellstoeser Joseph, miner, bds 242 Bay.
Splellstoeser Julia (wid August), res 242 Bay.
Spooner Anson, mach, bds 512 N Bond.
Spooner Florence, clk Barie's, bds 223 Fitzhugh.
Sprague Albert E, carp 146 Ward, res same.
Sprague Charles E, trucker P M R R, res 920 N 6th av.
Sprague Debney, brakeman, bds 701 N Jefferson av.
Sprague Edith, bds 920 N 6th av.
Sprague Frederick A, hlpr Sag Ladder Co Ltd, bds 307 Fordney.
Sprague Gertrude, bds 920 N 6th av.
Sprague Jesse K, tmstr, bds Franklin House.
Spriess Catherine (wid Jacob), res 433 S 5th av.
Spriess Edward F, bkpr, bds 433 S 5th av.
Spriess Emma M, bkpr Mercer & Co, bds 433 S 5th av.
Spriess Jacob A, sugar boiler, bds 433 S 5th av.
Spriess Otto H, slmn C W Henning & Son, res 1119 Janes av.

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1422 MONROE STRE T, ON P. M. R. R.
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Spring George E, bicycles 811 Genesee av, res 125 Mott.
Spring John P W, carp, res 613 N 4th av.
Spring Thomas S, lab, res 142 Wright.
Spring Thusnelda, bds 124 S 2d av.
Springborn Fred, lab, bds 2526 N Michigan av.
Springer Augusta (wid Gustav), bds 1609 Tuscola.
Springer Emil P, tailor Heavenrich Bros & Co, res 1609 Tuscola.
Springer George W, foreman, res 1204 Gratiot av.
Springer Isabelle Mrs, res 622 S Washington av.
Springer Paul, contr 1609 Tuscola, bds same.
Sproull Brawn C, clk M C R R, bds 923 N Porter.
Sproull Chloe J (wid Wm), res 220 Perkins.
Sproull Doctor W, clk, res 400 Thayer.
Sproull James T, boat builder Val Boat & Engine Co, res 532 Lincoln av.
SPROULL LAWRENCE E, Grocer, 220 Perkins, Val Tel 1456-A, res 304 same.
Sproull Orville E, draftsman, bds 532 Lincoln av.
Sproull Otber N, car inspr, res 923 N Porter.
Sproull Wilford B, appr Eugene Weiss, bds 717 Johnson.

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Sproull Zelda, clk C A Alter, bds 923 N Porter.
Spurbeck Emily, domestic 1010 Holland av.
Spurway Lancaster, fireman P M R R, res 1004 N Washington av.
Squire Margaret (wid Alfred), nurse 209 S Bond, rms same.
Squires Alfred A, fireman, res 520 Martindale.
Squires Emma, waiter W H Wilmont, bds 221 N Baum.
Squires John, miner, res 909 Webber.
Sroka Joseph, rubber, bds 634 S 14th.
Sroka Stanislaus, lab, res 634 S 14th.
Stacey Charles, deputy county clk, res 422 Ward.
Stachlik Marcus, lab, res 204 Jackson, Carrollton.
Stadelmeyer Arthur J, clk American Express Co, bds 412 N Michigan av.
Stadelmeyer George J, slsmn Grand Union Tea Co (w s) bds 412 N Michigan av.
Stadelmeyer John, carp 605 Court, rms same.
Stadtlander Gustav, lab, res 1809 Grout.
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Staffeld Paul W (Staffeld Bros), res 1715 S Michigan.
Staffeld Reuben M (Staffeld Bros), res 1606 Gratiot av.
Stafford Bert, bolt heater P M R R, res 909 Carroll.
STAFFORD JOHN, Mnfr of Soft Drinks, 234 S 2d, cor Genesee av, Both Tels, res 435 S Weadock av.
Stafford Victor W, molder Sag Semi-Steel & Iron Foundry Co, res 929 Webber.
Stagara Daniel, res 716 Atwater.
Stahl Edwin L, fireman, bds 621 Williams.
Stahl Emanuel E, mach hd, res 632 N Warren av.
Stahl George W, lab, res 642 Wood.
Stahl Henry, bricklayer, bds L J Stahl (B V).
Stahl Ida M, tchr District School No 6, bds L J Stahl.
Stahl Joseph A, clk Morley Bros, rms 520 N Franklin.
Stahl Leonard J, cooper C H Cobb, res n w cor Wadsworth av and Arthur (B V).
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Stahl Otto, foreman Natl Engineering Co, res n e cor Webber and Carlisle.
Staley Albert, chef Daniel O'Meara, rms 715 N Warren.
Staley Basil, brakeman, rms 500 Potter.
Staley Bert, clk, bds 412 S Baum.
Staley Henry A, mach, bds 618 Hermansau, Carrollton.
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Stalker D Altan (Erhard & Stalker Co, res 721 Hanchett.
Stalker John W, mach P M R R, bds 614 N Franklin.
Stalker Wilhelmina (wid Charles), res 425 S 9th.
Stalmacher John, lab, res s e cor Jackson and Madison.
Stamman Wm C, lab Lufkin Rule Co, res 247 Brenner
Stammers Elmer, miner, res 210 S Charles.
Stammers George, miner, res 316 Division.
Stammers Henry, miner, res 129 Greenwich.
Stanard Clarence, mach, res 220 Hermansau.

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Standen Wm H, brakeman, res 506 Sears.
Stange Lillian, bds 117 S Hamilton.
Stange Wm, saloon 115 S Hamilton, res 117 same.
Stanger Wm, glasswkr, bds Park House.
Stanhope Guy M, bricklayer, rms 609 N 2d av.
Stanick Gerald J, draftsman Allington & Curtis Mnfg Co, bds 221 N 6th av.
Stanick Joseph, stage carp Academy of Music, res 221 N 6th av.
Staniford Joseph B, bds 813 S Jefferson av.
Stanilijo Anthony, lab, res 1201 Hess av.
Stanilijo Michael, lab, bds 1201 Hess av.
Stankiewicz Walter, blksmith, bds 550 S 12th.

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STATE SEAL BRAND Pure Sugar Vinegar. Beats them all. Try it and be convinced. ASK YOUR JOBBER MANUFACTURED BY Oakland Vinegar & Pickle Co.

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Stansell Fred, mason, rms 300 N Franklin.
Stansell Stewart I, solr, res 931 S 4th av.
Stanton Elmer A, dairy 918 Benjamin, res same.
Stanton Eugene D, finisher Henry Feige & Son, res 1211 Stephens.
Stanton Ira H, mach Jackson & Church Co, res 622 S Bond.
Stanton John, res 808 Howard.
Stanton Nay, driver, rms 121 N Baum.
Stanton Wm, lab, res 911 Atwater.
Stanytis Anthony, lab, res 526 S 13th.
Stanytis Anthony Jr, lab, bds 526 S 13th.
Stapleton Annie, bds 1004 Holland av.
Stapleton Cornelia M (wid Edwin), res 715 Holland av.
Stapleton Jessie, bkpr, bds 1004 Holland av.
Stapleton Lizzie, bkpr J P Peter, bds 1004 Holland av.
Stapleton Nellie, housekpr 324 N Jefferson av.
Stapleton Robert N Rev, county agt State Board of Corporations and Charities, res 1004 Holland av.

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Staring Thalia E, bds 814 Fordney.
Stark, see also Stork.
Stark Alma, domestic 304 N Michigan av.
Stark Bessie, milliner, bds 223 N Porter.
Stark Edna M, student, bds 702 Adams.
Stark Ernest V, collr Heagany-Treanor, res 914 Cherry.
Stark Frances, bds 223 N Porter.
Stark Gilbert M, sec Hill-Davis Co Ltd and Wright-Blodgett Co Ltd, res 1027 N Michigan av.
Stark Guy W, dist supt of Agts Equitable Life Assurance Society, res 214 Simoneau.
Stark Harry R Rev, pastor First Presbyterian Church, res 702 Adams.
Stark Henry H, tmstr Curtin Bros, res 224 Oakwood.
Stark Ida G, tchr, bds 223 N Porter.
Stark Jacob H (Sandelman and Stark), res 223 N Porter
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Stark Thomas, trav agt, bds 223 N Porter.
Stark Walter, student, bds 702 Adams.
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Starkweather Frank E, electrn, res 127 N Jefferson av.
Starr Carrie A (wid Henry), housekpr 633 S Park av.
Starr Earl P, tailor, bds 609 Tuscola.
Starr Elizabeth, nurse 723 S Park av, bds same.
Starr Emma L (wid Ernest), bds 609 Tuscola.
Starr John E, engr Brueck Sectional Book Case Co, bds 2014 S Michigan av.
Starr Robert L, condr, res 322 N 3d av.
Starr Voscius D, painter 723 S Park av, res same.
Starrett Alexander, sheetmetalwkr Saginaw Sheet Metal Works, bds 731 N 3d av.
Starrs Ella (wid James), res 321 Gallagher.
State Factory Inspector's Office, basement City Hall.
Stattler Frank, mach, bds 519 N Franklin.
Stauber Lola E, student, bds 1116 Lapeer av.
Staubus Henry, washer Bartow & Enright, rms 218 N Baum.

MOTORS To Rent and Repaired
Agents - General Electric Motors in Stock
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ELECTRICAL CONTRACTORS
407 Ames Street, W. S. Phone Valley 3218-B

Staveley Frank, fireman P M R R, res 119 S 12th.
Staver Harry W, clk, res 206 N 13th.
STAVER J R, Tin and Sheet Metal Works, Tanks, Eave Troughing, Stacks, Tin, Iron and Felt Roofing, General Repairing a Specialty, 135 N Warren av, Mich Tel 338-J, res 721 Sheridan av, Mich Tel 2083-J.
Staver J Roy, clk A E Jochen, res 206 N 13th.
Staver Percy E, bds 721 Sheridan av.
Stearns Harry L (Newton & Stearns), res 114 Schaefer.
Stebbins Daniel J, pipefitter, res 331 N 6th av.
Stebbins Emma, mach opr The Bernhard Co, bds 323 S Granger.
Stebbins Emma, maid 1126 N Michigan av.
Stebbins Emma F Mrs, bds 1441 Gratiot av.
Stebbins Frank, res 203 Newton.
Stecker Wm, packer Morley Bros, res 1209 N Bond.
Steckert Jay A, condr, res 901 N Porter.
Stedry Joseph, mach P M R R, res 401 N 10th.
Steele Alexander, carp, res 509 Norman.
Steele Anna, domestic 114 N Harrison.
Steele Annabelle E, tchr Longfellow School, bds 118 Simoneau.

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West Side, 200-208 S. Hamilton St. Both Phones 2894

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Eureka Heating & Ventilating Co. 113 N. WATER ST. SAGINAW, MICH.

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A PERFECT TABLE BEER.

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Steele Christina (wid Thomas), clk Barie's, bds 1709 Genesee av.
Steele Elizabeth A, bkpr Sag Hdw Co, bds 118 Simoneau
Steele Ernest, slsmn Great A and P Tea Co, res 1002 N 5th av.
Steele Eugene O, bds 604 Maine.
Steele Ferne, tel opr Mich State Tel Co, bds 2444 N Michigan av.
Steele Isola (wid John), res 604 Maine.
Steele James, lab, res 2444 N Michigan av.
Steele James M, boilermkr, res 820 Atwater.
Steele John, packer Lee & Cady, res Carrollton, Mich.
Steele Joseph S, res 800 Emerson.
Steele Mary E, draperymkr, bds 2444 N Michigan av.
Steele Robert W, contr 1116 S Warren av, res same.
Steele Stella Mrs, rms 127 N Jefferson av.
Steele Vincent, stereotyper Sag Courier-Herald, res Zilwaukee, Mich.
Steenrod Guy A, mach hd, res 411 Dearborn.
Steerts Fred, lab, bds 110 (806) B.

Saginaw Rug Mfg. Co.,
Manufacturers of Rugs from old Carpets.
409 AMES STREET.
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Manufacturers of
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STEET GEORGE, Propr The Ganschow Press, Commercial and Society Printing, 118-120 N Washington av, Tels: Mich 2219-J, Val 272.
Steffens Adolph, baker, bds 411 S Mason.
Stegmeyer Florence E, steno L T Durand, bds 1209 Johnson.
Stegmeyer John K, carp, res 1209 Johnson.
Stegmeyer Joseph, carp, rms 222 S 2d av.
Stegmeyer Louise F, smstrs, bds 1209 Johnson.
Stegmeyer Walter J, clk, bds 1209 Johnson.
Stein, see also Stine.
Stein Carl F, hlpr J H McKenzie, bds 205 Annesly.
Stein Edna M, smstrs M A Mader, bds 149 S 15th (B V)
Stein Edward C J, cigarmkr Carl Neumann, res 633 S 10th.
Stein Elsie Mrs, clk C L Reinke, res 633 S 10th.
Stein Elsie, student, bds 314 S 10th.
Stein Frederick, lab, res 717 Johnson.
Stein Frederick J W, lumber inspr, res 205 Annesly.
Stein Harry A, fireman P M R R, res 523 S 5th av.
Stein Harry C, clk, bds 633 S 10th.
Stein John, blksmith, res 1301 Janes av.

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INSURANCE WRITERS.

Stein John, mach hd E S Lbr Co, res 314 S 10th.
Stein Joseph, lab, res 815 N 4th av.
Stein Lydia, smstrs **THE M W TANNER CO,** bds 312 S Warren av.
Stein Linda D, bkpr Sommers Bros' Match Co, bds 1301 Janes av.
Stein Mary (wid John), res 317 S 11th.
Stein Myer, tailor T A Reade, bds Arndt Hotel.
Stein Nettie M, dresmkr 1301 Janes av, bds same.
Stein Robert T, plumber, res 149 S 15th (B V).
Stein Zella G, fur sewer Oppermann Fur Co, bds 205 Annesly.
Steinbach John, sausagemkr Mich Cold Storage Co, res 305½ Court.
Steinbauer Carrie, tchr John Moore School, bds 928 N Webster.
Steinbauer John, painter 928 N Webster, res same.
Steinbauer Otto H, slsmn Phipps, Penoyer & Co, res 901 N Harrison.
Steinbauer Walter, bds 901 N Harrison.
Steiner Christian, res 135 N Weadock av.

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Steiner Floyd L, mach hlpr P M R R, bds 634 Farwell.
Steiner Frank, lab, bds 1905 Madison.
Steiner Frederick L, engr P M R R, res 634 Farwell.
Steiner Frederick L Jr, appr P M R R, bds 634 Farwell.
Steiner Grace M, bkpr Sag Woodenware Co, bds 1518 Saginaw.
Steiner John J, gatetndr, res 1518 Mackinaw.
Steiner Leona M, nurse, bds 634 Farwell.
Steiner Linda L, clk Farmers Handy Wagon Co, bds 224 N 4th av.
Steiner Louis R, driver, bds 224 N 4th av.
Steiner Otto, tinsmith, res 336 S 10th.
Steiner Robert R, engr, res 224 N 4th av.
Steinhagen Frederick W, clk Morley Bros, bds 1301 Phelon.
Steinhagen Wm H, foreman Feige Desk Co, res 1301 Phelon.
Steinhausen Fred, carp, bds 407 S 7th.
Steinhorst Paul, bill poster Walker & Co, res 153 S 14th
STEININGER EDMOND J, Baker and Confectioner, Dealer in Fancy and Staple Groceries, 2703 S Washington av, res same, Val Tel 3336-A.

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DRAIN TILE

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Steininger Theresa (wid George), res 1026 N 8th.
Steininger Theresa J A, bds 1026 N 8th.
Steinke August, lab, res w s N 16th, 4 s of N Washington av (B V).
Steinke Edward C, mach hd Wm Polson & Co, res 412 N Woodbridge.
Steinke Herman F, yardman Sag Ice & Coal Co, res 414 N Woodbridge.
Steinke John H, hlpr Jackson & Church Co, res 1732 Madison.
Steinke John J T, chauffeur Jackson & Church Co, res 1826 Madison.
Steinke Otto, mach hd, bds 1732 Madison.
Steiter Jacob, lab, res 1893 Madison.
Steiter Laura A, bds 1893 Madison.
Stella Lucy (wid Michael), bds 714 Tuscola.
Steller Edwin H, switchman, res 1314 Cleveland.
Steller Ethel, mach opr Saginaw Silk Garment Co, bds 1314 Cleveland.
Steller Henry H, res 124 N Woodbridge.
Stellmacher Harmon A, lab P M R R, bds 902 N 3d av.

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Stelter Anna (wid John), res 1621 Madison.
Stelter Bernard A, collr Murphy & O'Hara, res 1608 Clinton.
Stelter Edward M, packer, bds 1621 Madison.
Stelter John N, lab, bds 1621 Madison.
Stelter Paul L, mach hd, bds 1621 Madison.
STELTZRIEDE JOHN (Fred G Schlagel & Co), res 710 State, Val Tel 1358-R.
Stelzner Charles T, engr P M R R, res 515 N Warren.
Stelzried Ella, bds 330 Brenner.
Stelzried Henry, mach hd, res 330 Brenner.
Stelzried Walter, farm hd, bds 330 Brenner.
Stemler Frederick E, teller People's Savings Bank, res 316 Hanchett.
Stemler Herman, tailor, res 1214 Ames.
Stemler Martin A, bkpr Bank of Saginaw (w s), bds 1214 Ames.
Stempell Otto, clk B Geer & Son, res 639 Catherine.
Stenglein August U, vice-pres Sag Mirror Wks, res 421 S Fayette.
Stenglein John Jr, clk, rms 605 Court.

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Stenglein Karl, student, bds 805 Adams.
Stenglein Ruth B, bds 805 Adams.
Stenglein Walter H G, bkpr Sag Show Case Co, bds 805 Adams.
Stenton Richard, miner, res 1101 S Harrison.
Stephan Herman, sander Sag Table & Cabinet Co, res 291 Brenner.
Stephens, see also Stevens.
Stephens Elizabeth (wid John W), bds 416 N Warren.
Stephens Richard L, waiter, res 715 Johnson.
Stephens Street Methodist Protestant Church, s e cor Stephens and Fayette.
Stephenson, see also Stevenson.
Stephenson Frank W, trav agt, bds 717 W Genesee av.
Stephenson Jesse W, slsmn Singer Sewing Machine Co, res 127 N 7th.
Stephenson Wm M, glasswkr, res 2112 S Michigan av.
Stephenson Wm R, bricklayer, rms 210 N Warren av.
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Sternberg Helen, pkr Val Sweets Co, bds 600 W Bristol.
Sternberg John, coachman, res 600 W Bristol.
Sternberg Ralph E, mach Jackson-Church-Wilcox Co, bds 600 W Bristol.
Sternhagen August C, janitor Sag Silk Garment Co, res 1210 Jackson.
Sternhagen Flora, bds 711 S Woodbridge.
Sternhagen Grace N G, mach opr Sag Silk Garment Co, bds 1210 Jackson.
Sternhagen Mary H (wid Wm F), bds 711 S Woodbridge.
Sternhagen Ticie, clk F W Woolworth Co, bds 1210 Jackson.
Stetson Joseph R, tmstr, res 822 S Harrison.
Stettner Casper, lab, res 1213 S Harrison.
Stettner Martin, lab, res 114 B.
Steuber Augusta, clk B J Rockwood, bds 549 S 11th.
Steve Charles, assembler Argo Electric Vehicle Co, res 192 S 16th.

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Steve George, bartndr Edward Oakley, res 640 S 13th.
Steve Harry G, clk G W Bruske, res 218 S 14th.
Steve John, rms 509 Lapeer av.
Steve John, driver Connelly Bros, res 146 S 14th.
Steve John F, bds 125 N 3d av.
Steve Joseph, lab, res n w cor S Jefferson and Wisner.
Steve Lillian E, cashr **THE M W TANNER CO,** bds 192 Freedom (B V).
Stevens, see also Stephens.
Stevens August, carp, bds 606 W Bristol.
Stevens Bertha (G & B Stevens), bds 122 N Charles.
Stevens Bros (Frederick H and Henry H), dray and storage 119 S Niagara.
Stevens Charles, electrn, bds 315 Stone.
Stevens Charles C, shipping clk Sag Ladder Co, res 531 Howard.
Stevens Charles R (aged 67), died Dec 21, 1912.
STEVENS CLARENCE E, Barber, Cigars and Tobacco, Pool Room in Connection, 1020 Atwater, res 1218 S Weadock av.
Stevens Clifford, driver, bds 210 N 2d av.

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Stevens Erwin, res 1218 S Weadock av.
Stevens Florence D, steno Diamond Oil Co, bds 906 N Bond.
Stevens Frances K (wid George A), res 332 S Jefferson.
Stevens Frank, driver Charles Frueh & Sons, res 1331 Atwater.
Stevens Frederick H (Stevens Bros), res 507 N Mason.
Stevens Frederick H (Stevens Gladiola Co), optician, res 143 Superior.
Stevens George, lab, bds 427 Wilkins.
Stevens George A, lab, res 118 Wipplinger Lane.
Stevens Gladiola Co (Frederick H Stevens and Emily J Hall), bulbs 143 Superior.
Stevens Gladys I, bds 1218 S Weadock av.
Stevens Grace (G & B Stevens), res 122 N Charles.
Stevens G & B (Grace and Bertha Stevens), confrs 110 N Michigan av.
Stevens Harry, driver W B Topham & Sons, rms 123 Lapeer av.
Stevens Henry H (Stevens Bros), bds 122 N Charles.
Stevens James H, oiler, bds 1107 Janes av.

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Stevens Julia (wid John), res 315 Stone.
Stevens Louise (wid Wm), res 512 N Oakley.
Stevens Marcia, tchr, bds 906 N Bond.
Stevens Marie Mrs, res 122 N Charles.
Stevens Marie, student, bds 122 N Charles.
Stevens Mary, tchr, bds 1060 Brockway.
Stevens Oliver N, hlpr, res 1443 Atwater.
Stevens Patrick, janitor Saginaw General Hospital.
Stevens Pearl S, bds 1218 S Weadock av.
Stevens Porter C, barber W C Posey, bds 222 N Warren
Stevens Richard, driver Parker Dairy Co, bds 210 N 2d
Stevens Roy, barber O V Bowles, bds 1218 S Weadock.
Stevens Sarah A (wid Charles R), res 430 Eddy.
Stevens Thomas, farmer, res 1060 Brockway.
Stevens Willard, driver, bds 1331 Atwater.
Stevens Wm (aged 44), died Sept 24, 1912.
Stevens Wm F, treas and genl mngr Sag Ladder Co, and sec and treas Automatic Faucet and Spigot Co, res 310 S Weadock av.

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All Kinds of Tin and Sheet Metal Work Promptly Executed
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Stevenson Andrew, state mine inspr, res 2105 Genesee.
Stevenson Arthur, lab, bds 200 Freedom (B V).
Stevenson Delbert, clk, bds 200 Freedom (B V).
Stevenson Dorothy B, bds 1717 N Fayette.
Stevenson Frank, clk Phipps, Penoyer & Co, bds 717 W Genesee av.
Stevenson Frederick L, student, bds 116 N Park.
Stevenson Grace E, clk R W Reinhold, bds 104 Norman.
Stevenson Hugh, foreman, res 200 Freedom (B V).
Stevenson Hugh, lab, res 1221½ Janes av.
Stevenson James, fireman P M R R, bds 2105 Genesee.
Stevenson James A, foreman A F Bartlett & Co, res 116 N Park av.
Stevenson James H, coachman Mrs A M Bliss, res 1717 N Fayette.
Stevenson James M, stationary engr P M R R, res 104 Norman.
Stevenson Robert D, hlpr, res s s Hickory, 1 e of Madison, Carrollton.

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Stevenson Walter, electrn, bds 2105 Genesee av.
Stevenson Wm A, engr, res 819 N 7th.
Stevenson Wm W, painter, bds 610 Clark.
Steward Elizabeth (wid John), bds C M Heckathorn.
Stewart, see also Stuart.
Stewart Amos W, fireman P M R R, res 209 N 4th av.
Stewart Angus, bicycle repr, bds 213 N Baum.
Stewart Anna M (wid Erastus), bds 1000 Mackinaw.
Stewart A Shipley, slsmn, res 612 Hoyt av.
Stewart Cassius M, trav agt, res 1012 Hoyt av.
Stewart Charles, lab, res 1600 Holland av.
Stewart Clarice K, bds 612 Hoyt av.
Stewart Daniel, lab, res 1000 Mackinaw.
Stewart David W, engr Brand & Hardin Milling Co, res 119 S Porter.
Stewart Edward, waiter East Saginaw Club, bds 511 Stark.
Stewart E John, steno H W Carr Co, rms 409 N Washington av.
Stewart Frank, brakeman, bds 157 S 15th (B V).

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Stewart Ilda M, cashr **THE M W TANNER CO,** bds 403 N Washington av.
Stewart Isabelle (wid John), res 624 N 2d av.
Stewart Iva, bds 517 Madison.
Stewart James, boilermkr hlpr Wickes Boiler Co, res 325 N 11th.
Stewart James, treas James Stewart Co, res 415 Carroll.
Stewart James Co, Daniel Cavanaugh pres, J S Walcott vice-pres, E M Thody sec, James Stewart treas, whol grocers 137 N Baum.
STEWART JAMES D, Inspector, Travelers' Insurance Co and Travelers' Indemnity Co of Hartford Conn, 206 Bearinger Bldg, Mich Tel 2255-J, res 708 Carlisle.
Stewart James W, engr Columbia Western Mills, res 1621 S Fayette.
Stewart Jane A (wid David), bds 612 Hoyt av.
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Stewart Lottie, bds 325 N 11th.
Stewart Myra E, clk **THE M W TANNER CO,** bds 1012 Hoyt av.
Stewart Nathaniel P, vessel capt, res 622 Hancock.
Stewart Robert F W, chief engr City Water Works (w s), res 1623 S Hamilton.
Stewart Walter P, compositor, res 731 S Hoyt av.
Stewart Wm, engr Sag Mnfg Co, res 1603 S Fayette.
Stewart W St L, trav agt, res 21 Schmelzer apts.
Stiber Bldg, 401-405 N 9th.
Stiber Elsie E, bds 419 Wadsworth av.
Stiber Emanuel F (Stiber & Mayer), res 419 Wadsworth
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Stielow Wm F, lab, res 621 Greenwich.
Stier Christopher, mach hd Feige Desk Co, res 182 S 14th.
Stier Edith, clk Seitner Bros, bds 182 S 14th.
Stier Herman, appr, bds 182 S 14th.
Stier Louise (wid Wm), bds 325 S 7th.
Stier Wm C, tinner, bds 182 S 14th.
Stierle Florence M, bkpr Louis Stierle, bds 729 Owen.
Stierle Louis, grocer 709 Hoyt av, res 729 Owen.
Stierle Wm L G, student, bds 729 Owen.
Stiffler Lloyd, boilermkr, bds 628 N Franklin.
STILL BROS (Harry B and Wm H), Electrical Engineers and Contractors, 1203½ Court, Val Tel 3177-M
Still Charles E, real est 909 Lincoln, res same.
Still Harry B (Still Bros), res 613 S Andre.
Still Wm H (Still Bros), electrn Jackson-Church-Wilcox Co, res 506 Brockway.
Stine, see also Stein.
Stine Frank, electrn Lufkin Rule Co, bds 434 Lincoln.

John Russell 312 N. Hamilton VETERINARY SURGEON AND DENTIST Both Tels.

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MAKE THEIR OWN SPECTACLES

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Stine LaVerne (Peter Stine & Son), res 222 Hess av.
STINE PETER & SON (LaVerne Stein), Mnfrs of Sauerkraut, Also Liquor Dealers, Wholesale and Retail, 312-314 Hess av, Tels: Mich 1706-L, Val 3026.
Stine Peter W, student Bliss-Alger Business College, bds 222 Hess av.
Stine Samantha (wid Peter), res 434 Lincoln av.
Sting Alma, assembler Lufkin Rule Co, bds 1019 Sheridan av.
Stingel Caroline (wid John), bds 502 N Washington av.
Stingel Edward S, bkpr Schwartz Bros, res 1102 State.
Stingel Fred C, asst mngr Mich Cold Storage Co, res 211 Carroll.
Stingel George, meat ctr Victor J Tatham, res 801 S 4th
Stingel George F, slsmn Sulzberger & Sons Co, res 209 N 4th av.
Stingel Grover C, clk Sag Beef Co, res 1, 128 N Jefferson
Stingel Jacob, mngr Mich Cold Storage Co, res 407 Hill
Stingel Jennie V, bds 407 Hill.
Stingel Orla G, ship clk, bds 701 N Porter.

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214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

Stingel Raymond M L, bds 407 Hill.
Stingel Sarah, collr Ripslinger Bros, bds 801 S 4th av.
Stinson Ephraim, car repr, bds 737 N 3d av.
Stirling, see Sterling.
Stirret Alexander, sheetmetalwkr, res 1105 S Park av.
Stirton Alexander M, dist mngr, res 335 Cornelia.
Stittner Nicholas, lab, res 706 Burnham.
STIVER CHARLES W, Comptroller Consolidated Coal Co, res 1 Holland Ct.
Stobbe, see also Stubbe.
Stobbe Emil, clk Wm Schmidt, res 510 Bay.
Stock Daniel C, mason 622 Hill, res same.
Stock Ella M, bkpr Joseph LaVallee, bds 716 W Genesee
Stock Frank, res n s Annesly, 4 e of S 15th.
Stock John, mason 716 W Genesee av, res same.
Stocker Gladys, bds 1823 N Bond.
Stocker Hattie B, smstrs, bds 1823 N Bond.
Stocker Johanna (wid Charles), res 1823 N Bond.
Stockford Aminas L (wid Jesse E), res 915 Bundy.
Stockford Laura M Mrs, bds 414 Grant.
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Stockwell Bessie E, steno Mershon, Eddy, Parker Co, bds 631 S 5th av.
Stockwell Frank A, dept mngr Seitner Bros, res 631 S 5th av.
Stockwell Frank B, clk Sag Beef Co, bds 631 S 5th av.
Stoddard Amelia (wid Samuel A), dressmkr 111 S Baum res same.
Stoddard Anna (wid Samuel), housekpr 2202 Court.
Stoddard Charles E, carp, bds 821 S Bond.
Stoddard Clara E, boxmkr American Paper Box Co, bds 200 N Andre.
Stoddard George B, bartndr Joachim Godeman, bds 1132 N Washington av.
Stoddard Lottie Mrs, res 115 Genesee av.
Stoddard Minnie (wid Wm), nurse Home for the Friendless.
Stoddard Morris, carp, res 1101 S Fayette.
Stoddard Walter, shoemkr 1010 Gratiot av, res 821 S Bond.
Stoddard Wm, bds 111 S Baum.
Stoebbe Frederick A, painter 435 S 7th, res same.

Commercial National Bank 115 NORTH HAMILTON ST.
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Stoffel Otto E, trimmer, res 603 S Carolina.
Stoker Albert, lab, bds 1301 State.
Stoker Calma, bds 1403 Clinton.
Stoker Casper, tmstr Dittmar & Raths Oil Co, res 1301 State.
Stoker Casper O, mason, res 1403 Clinton.
Stoker Conrad, grocer 905 Stark, bds 915 same.
Stoker Edward, lab, rms 313 Astor.
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Stoker Mary (wid Mathias), res 805 Stephens.
Stoker Selma, student Bliss-Alger Business College, bds 1403 Clinton.
Stolte August, handyman P M R R, res 701 Hermansau.
Stolte Harry A, engr P M R R, res 531 N 6th av.
Stolte Katherine, presser C F Aubry, bds 701 Hermansau, Carrollton.
Stolte Lucy, presser C F Aubry, bds 701 Hermansau.
Stolte Theresa, bds 701 Hermansau, Carrollton.
Stoltow Anna, sorter, bds 623 Gratiot av.
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Stolz George E, clk Great A & P Tea Co, bds 1611 Lapeer av.
Stolz George F, vulcanizer McNally's Vulcanizing Co, bds 537 S 10th.
Stolz George H, res 136 N 6th av.
Stolz George H, carp, res 637 S 10th.
Stolz George M, clk, res 537 S 10th.
Stolz George M Jr, clk, bds 537 S 10th.
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Stolz John F, musician, res 735 N 5th av.
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Storch Charles, lab, res 723 S Bates.
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Stork Frank, blksmith, res 511 N 13th.
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Stranahan Matilda (wid George E), res 136 N 4th av.
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Sudlow Etta A (wid Wm H), res 1422 Carroll.
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Sukowski Onufre, lab, res 211 Elm, Carrollton.
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Surgeson Richard, foreman, res 527 Lewis.
Surner Ezra W, carp, res 824 N Mason.
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Surprenant Regina M, bds 1515 S Washington av.
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Sutherland Amelia B, bds 2438 N Michigan av.
Sutherland Angus, hlpr, bds Hotel Leach.
Sutherland Barbara (wid Donald G), res 717 N Michigan av.
Sutherland Bessie M, matron M E I B.
Sutherland Donald G, clk Jackson-Church-Wilcox Co, bds 717 N Michigan av.
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Sutton Wm C Jr, ship clk, res 1921 Court.
Suylandt Wm, carp, res 622 Brewster.
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Swanson Andrew, ctr, rms 223 N Park av.
Swanson Bertha, smstrs, bds 125 Greenwich.
Swanson John K, clk Sag Milling Co, res 509 Annesly.
Swantek Bernard, lab, res 153 Monroe, Carrollton.
Swart H Leslie, student, bds 2212 N Fayette.
Swart Law H, proofreader Sag Courier-Herald, res 2212 N Fayette.
Swarthouse Jay, miner, bds 2014 S Michigan av.
Swarthout Daniel D, mach Jackson-Church-Wilcox Co, res R F D 4.
Swarthout Fletcher J, tmstr, res 1120 Gratiot av.
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Swartz, see Schwartz.
Swayze Allison D, engr, res w s Carrollton, 1 s of Elm.
Swayze Edward L, fireman P M R R, res 1010 Carroll.
Sweazey Emily A, bkpr J J Rupp, bds 711 S Warren av.
Sweazey Phoebe (wid Henry J), res 711 S Warren av.
Swedberg George, miner, res 114 Hartsuff.
Sweeney G Nelson, bkpr Caledonia Coal Co Ltd, res 712 Sheridan av.
Sweeny Richard J Rev, pastor St Joseph's Catholic Church, res 910 N 6th av.
Sweet Alice (wid Arvis), res 704 Irving av.
Sweet Amanda Mrs, clk A W S Calderwood, res 1905 S Washington av.
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Sweet John W, res 1905 S Washington av.
Sweet Nellie Mrs, res 911 S Washington av.
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Sweet Van Tuyle E, ship clk Electric Supply Co, res 22 Schmelzer Apts.
Sweetland Libbie, caner M E I B.
Sweetwood Florence W, steno Sag Valley Development Co, bds 1101 Tuscola.
Sweinhart Andrew, painter, res 922 Congress av.
Sweinhart Grace E, bds 922 Congress av.
Sweitzer David, engr Sulzberger & Sons Co, res 225 N 5th av.
Sweitzer Ellen H, smstrs, bds 225 N 5th av.
Sweitzer Vera, clk Culver-Deisler Co, bds 225 N 5th av.
Swensz Michael, section hd, res n s cor Fuller and Stark
Swett Everett M, engr, bds 307 Clinton.
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Swift Henry M, condr, res 705 Carlisle.
Swift John C J, driver Sag Hardware Co, res 407 Main.
Swift Ralph A, carp, res 812 N Bond.
Swift Robert B, lab, res 2511 Mackinaw.
Swindells Wm G, ironer, bds 816 Lapeer av.
Swinehard Louis, fireman, res 818 N 2d av.
Swinehart Andrew, painter Sag Auto Co, res 922 Congress av.
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Sy Herman A, trucker M C R R, res 412 Hançock.
Sydow Mary, domestic 1491 S Washington av.
Sylvester Frank, farmer, res 1065 Brockway.
Sylvester George W, lab, res 455 N 5th av.
Sylvester Louis H, driver Parker Dairy Co, bds 455 N 5th av.
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Symons John W, student, bds 716 S Weadock av.
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Symons Louise A, presser, bds Jacob Symons.
Symons Margaret E, bds 716 S Weadock av.
Symons Mark P, lab, res 646 Stanley.
Symons Myra C, bds 547 S Weadock av.
Symons Patrick M, molder, res 112 Siegel.
Symons Ruth C, bds 716 S Weadock av.
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Szkuta Joseph, miner, res n s Annesly, 5 e of 16th.
Szmey Stephen, lab, rms 430 S Washington av.
Szuchomelli John, lab, res 707 Burnham.
Szweda Harold F, clk Buckhout Hardware Co, bds 714 Perkins.
Szweda Martha F, clk Seitner Bros, bds 715 Perkins.
Szewda Stephen, janitor, res 714 Perkins.
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Tafer Adolphus, res 419 Dearborn.
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Tallon Peter, supt, res 2163 S Michigan av.
Tameron Ella M Mrs, res 602 Potter.
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Tank Anna, cook, 1209 S Michigan av.
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Tanske Aurora F, student Bliss-Alger Business College, bds 1010 Lapeer av.
Tanske Herman N, barber 608 Potter, res same.
Tanske Max V, tailor 616 Potter, res 1010 Lapeer av.
Tapley Frederick C, mach E C Ewing, rms 310 Carlisle
Tarantine Anthony, coremkr Mitts & Merrill, res 519 N 5th av.
Tarantine Christina, clk U S Health and Accident Ins Co, bds 515 N 5th av.

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Tarrie Lewis, lab, res 450 S 12th.
Tart Leander, carp, res 716 Clark.
Tarte Stephen J, cooper, res w s Jackson, 2 s of Walnut.
Taschner Charles, car repr P M R R, bds John Taschner
Taschner George, clk Wm F Senkpeel, bds John Taschner (B V).
Taschner John, carp, res e s Webber, 4 n of Carlisle.
Taschner Joseph F, res 1803 Tuscola.
Taschner Mary, bds John Taschner.
Taschner Wm J, florist Charles Frueh & Sons, bds John Taschner (B V).
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TAUB CHARLES (F Taub & Sons), res 1214 Mackinaw.

Taub Dagmar, bkpr Herman L Taub & Son, bds 1145 Genesee av.

Taub Edward S, student, bds 1145 Genesee av.

TAUB EMIL (Herman L Taub & Son), res 1145 Genesee av, Tels: Mich 2299, Val 652-A.

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TAUSEND JACOB, City Director of Poor, City Hall, res 2219 S Michigan av.

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Taylor Harry, packer Automatic Faucet and Spigot Co, res 202 Thayer.
Taylor Henry W, bkpr Sag Milling Co, res 233 Gage.
Taylor H Delmer, st car condr, res 519 N 8th.
Taylor James, bds 814 Lincoln av.
Taylor James, driver, bds 1318 Remington.
Taylor James C, mach hd Automatic Faucet and Spigot Co, res 202 Thayer.
Taylor James E, electrn, bds 1310 Carlisle.
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Taylor Leona, bds 304 Rellis.
Taylor Morris M, lab, res 229 S 5th av.
Taylor Nancy A (wid John), bds 963 N 5th av.
Taylor Ralph K (Hamilton Square Garage), bds 3142 S Washington av.
Taylor Richard H, slsmn, res 413 N 7th.
Taylor Richard L, bartndr D Archangeli, res 304 Rellis.
Taylor Riley A, brakeman P M R R, res 1310 Carlisle.
Taylor Thomas J, bartndr, res 610 Lapeer av.
Taylor Walter, mach P M R R, res 811 Carroll.
Taylor Wm J, engr P M R R, res 1307 Germania av.
Taylor Wm R, driver, res 1318 Remington.
Teachout Clyde, painter, res 622 Benjamin.
Teague John H, miner, res 473 Thurman.
Teague J Roy, lab, bds 473 Thurman.
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Teck Frank, carp, res 614 Lewis.
Teck George J, barn boss, res 433 Holmes.
Teck Gertrude, bds 433 Holmes.
Teckentien Albert, presser Cosendai Dye Works, res 630 S 12th.
Teckentien Theodore, carp, res 325 Walnut.
Teckentein Wm C, contr 126 Emily, res same.
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Teenier Albert, lab Jackson-Church-Wilcox Co, bds 116½ S Hamilton.

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Teeters Maud P Mrs, milliner Mrs G Norris, res 645 S Weadock av.
Teeters Rex, bds 645 S Weadock av.
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Tefft Clare B, clk, bds 124 N Bond.
Tefft Luther I, surveyor, res 1029 N Fayette.
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Teller Willard, carp, bds 211 S 5th av.
Telmos Albert, engr, res w s Helena, 1 s of Wadsworth
Telmos Almira (wid George), res s s N Washington av, 2 n of Kimball (B V).
Telmos Arthur B, mach, bds Albert B Telmos (B V).
Telmos Edna M, bds Albert B Telmos (B V).
Telmos Joseph, U S Signal Service, res 1137 S 4th av.
Telmos Pearl M, glass ctr Central Cut Glass Co, bds Geo Telmos.

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Templeton Josephine, res 529 Thayer.
Templeton Laura (wid David R), bds 717 Fordney.
Tennant Frank A, bds 622 Madison.
Tennant John S, pres Sag Woodenware Co, res 929 Emerson.
Tennant Josephine (wid Wm S), res 622 Madison.
Tennester Charles (Charles Tennester & Son), res 1503 Remington.
Tennester Charles & Son (Charles and Charles J), proprs Banner Hotel 1943 Genesee av.
Tennester Charles J (Charles Tennester & Son), res 1503 Remington.
Tennester Herman, lab, res e s Genesee av, 6 s of Hess.
Tennyson Joseph, broommkr M E I B, bds same.
Tepper Harry (Traub & Tepper), res 515 S 5th av.
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Ternieden Herman, watchman, res 125 Glasby.
Terrian Daniel, lab, res 503 Benjamin.
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Terwilliger James C, meats 707 Hoyt av, res 206 S 2d.
Terwilliger Malcolm J, painter, res 1309 N 8th.
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Teske Mary, dressmkr 1617 N Bond, bds same.
Teske Matilda (wid Joseph), res 1617 N Bond.
Tessier Donalda (wid Onesinne), res 700 Howard.
Tessier George E, lab, res 1520 S Niagara.
Tessin Arthur H, student, rms Y M.C A.
Tessmann Julius J, shoes 203 Lapeer av, res same.
Tessmann Paul M, barber J T O'Dwyer, res Zilwaukee, Mich.
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Teufel Theodore, brakeman, res 934 N 7th.
Teutonia Opera House, w s S Fayette bet Court and Adams.
Tevlin John, lab, res 1323 N 10th.
Tevlin Mary A, bds 1323 N 10th.
Tewell Flora E (wid Joseph R), res 917 S Jefferson av.
Tewell Lucile, smstrs, bds 917 S Jefferson av.
Tewsberry Arthur, driver, res 732 Brown.
Thackeray Kittie A (wid Samuel H), res 923 S Washington av.
Thal Ellis M, clk Natl Cash Register Co, bds 610 S Park av.
Thal Jacob, trav agt, res 610 S Park av.
Thal Rena, bds 610 S Park av.
Thaler David, lab, bds 713 S Bates.
Thaler Robert, miner, res 713 S Bates.
Thaler Theresa (wid Joseph), bds 713 S Bates.
Thalheim Leo, real estate, rms 310 Carlisle.
Tharp Henry E, miner, bds 322 Division.

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Tharp John C, lab, bds 322 Division.
Tharp Margaret Mrs, res 322 Division.
Tharp Oscar D, clk A H Bennett & Sons, bds 322 Division.
Thayer Bernice, tchr, bds 323 Sheridan av.
Thayer Beulah V, milliner, bds 305 Stone.
Thayer Cecilia, bds 721 Holden.
Thayer Elizabeth V, dressmkr Mamie C Doyle, bds 721 Holden.
Thayer Erwin J, trav agt Mitts & Merrill, res 721 Holden.
Thayer Frederick D, car inspr, res 708 State.
Thayer Frederick D Jr, bds 708 State.
Thayer Isabelle A (wid Adelbert R), res 323 Sheridan.
Thayer John A, appr Wickes Boiler Co, bds 708 State.
THAYER RUSSELL B, Attorney-at-Law, 613 Bearinger Bldg, Mich Tel 148-J, res 317 Sheridan av, Mich Tel 1027-J.
Thayer Sylvester (Appleton & Thayer), res 305 Stone.
Thayer Wm F, tmstr, res 126 Siegel.
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Theisen Joseph, switchman, res 1609 Carroll.
Theison Alexander, bds 1100 Carlisle.
Theiss Anna, domestic 610 Thompson.
Theobald Jacob, blksmith A F Bartlett & Co, res 1207 Mackinaw.
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Theophel Frances, packer Sommers Bros' Match Co, bds 1841 S Washington av.
Theus Gust, clk Saginaw Candy Works, bds 206 Genesee
Thew Henry G, woodwkr, res 521 State.
Thibodeau Denise Mrs, res 1313 S Warren av.
Thibodeau Laura, bds 1313 S Warren av.
Thibodeau Meddie, lab, bds 1313 S Warren av.
Thibodeau Oliver, lab, res 1632 Sheridan av.
Thick Ella, res 727 Hoyt av.
Thick Emerson, signal man P M R R, res 838 N 5th av.
Thick Walter G, clk Barie's, res 727 Hoyt av.
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Traub & Tepper (Nathan Traub, Harry Tepper), feed and hides 220 Lapeer av.
Traube Frank, mach P M R R, res 511 N 10th.
TRAVELERS INDEMNITY CO THE of Hartford, Conn. J Maurice Wheeler Agt, John Milley and James D Stewart Inspectors, Steam Boiler and Fly Wheel Insurance, 206 Bearinger Bldg, Mich Tel 2255-J. (See adv opp.)
TRAVELERS INSURANCE CO THE of Hartford, Conn, J Maurice Wheeler District Agt, John Milley and James D Stewart Inspectors, Life, Accident, Health and Liability Insurance, 206 Bearinger Bldg, Mich Tel 2255-J. (See adv opp.)
Traver Alfred, lab, res 189 Harrison, Carrollton.

COOK WITH GAS

Workmen's Compensation Insurance

Workmen's Compensation Laws of Michigan emphasize the need for insurance in a company unequaled in experience, organization and strength.

This is no time for experiment. The obligations are too serious to commit to any new or untried system of distribution. Established success and great financial security are essential.

THE TRAVELERS INSURANCE COMPANY has for twenty-two years successfully met conditions which require the most varied experience.

Employers require not only unlimited protection but service.

TRAVELERS policies afford the broadest coverage.

TRAVELERS service provides the most efficient Inspection and Safety Engineering organization in the United States for the prevention of accidents and the elimination of danger points by Inspectors technically trained and of a wide experience. A service which governs in a large degree the cost of compensation.

Workmen's Compensation, Automobile, Steam Boiler, Teams, and General Liability Insurance

Assets $85,628,857 :: :: Reserves and all other obligations $72,675,617 :: :: Capital and Surplus $12,953,240

....THE....

Travelers Insurance Co.

Hartford, Connecticut

206 Bearinger Bldg., Saginaw, Mich.

J. MAURICE WHEELER

District Agent

JOHN MILLEY
JAMES D. STEWART } Inspectors

Bell Phone 2255-J

(OVER)

Our
Guaranteed Low Cost Life Insurance Policies

Are comprehensive contracts of an absolutely definite character

A GUARANTEED lower cost or from 15 to 25 per cent. more insurance takes the place of indefinite dividends. Every benefit is guaranteed, every uncertainty is eliminated. In connection with these policies we offer a DISABILITY CLAUSE under which the Company assumes the payment of premiums in case the insured is totally and permanently disabled by accident or disease.

The Accident and Health Policies of the Travelers are Famous the World Over

and are considered the standard of what such policies should be. The Travelers has paid over 607,000 accident claims for the amount exceeding $37,000,000

....THE....

Travelers Insurance Co.

Hartford, Connecticut

206 Bearinger Bldg., Saginaw, Mich.

J. MAURICE WHEELER

District Agent

JOHN MILLEY
JAMES D. STEWART } Inspectors

Bell Phone 2255-J

(OVER)

THE J. W. IPPEL CO. FANCY GOODS
Val. Tel. 2892 Mich. Tel. 3002

Traver Cecil, clk Barie's, bds 703 Johnson.
Travers Clara M, bkpr J A Adams & Son, bds 211 N 13th.
Travers Frank A, cir mngr Sag Courier-Herald, res 908 Carroll.
TRAVERS FRED L (Purcell & Travers), Attorney-at-Law, 510 Bearinger Bldg, Tels: Mich 850-J, Val 329-A, res 211 Hoyt av, Tels: Mich 1787-J, Val 506-M.
Travers Wm N (W N Travers & Co), res 211 Hoyt av.
TRAVERS W N & CO, Decorating, Painting, Paper Hanging, Etc, Estimates Furnished on Brick Painting, School Houses, Churches, Factories and Roof Painting, 211 Hoyt av, res same, Tels: Mich 1787-J, Val 506-M.
Traverse Celia, maid 703 Johnson.
Traversey Elsie (wid Joseph), bds 1017 State.
Travis Goldie N, nurse Saginaw General Hospital.
Traylor Floyd G, draftsman, bds 131 S Baum.
Traylor George F, news dealer 131 S Baum, res same.
Traylor Hazel V, bds 131 S Baum.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Treachler Mary, bds Wm Thompson.
Treadwell Elijah (aged 65), died Jan 5, 1912.
TREANOR ARTHUR R, Managing Editor The Saginaw Courier-Herald, res 615 N 3d av, Mich Tel 1214.
Treanor Lillie Mrs, res 1419 Atwater.
Treanor Mary H, bds 615 N 3d av.
Treanor Myrtle M, clk Nickels, Mertz & Co, bds 1419 Atwater.
Treanor Paul F, pres Heagany-Treanor, res 615 N 3d av.
Treanor Percy, clk Frank Nielski, bds 1419 Atwater.
Treanor P F & Co (Paul F Treanor, W G Wall), grocers 404 Potter.
Treanor Thomas D, res n s Holland av, 2 e of S 15th.
Trebore Anthony, lab, res 221 Shattuckville rd.
Trechler Calvin V, fireman, res 613 Lincoln av.
Treachler John, lab Sommers Bros' Match Co, bds 613 Lincoln av.
Tredo Charles A, repr Paxson & Schoeneberg, res 414 Fordney.
Tredo Wm P, men's furnishings 300 Genesee av, res 1409 same.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

Bob White Poultry Feed
(Best on Earth) CALLAM MILLS

Trevidick Alma, nurse 617 S Warren av, bds same.
Trevidick Harriet (wid Richard), res 617 S Warren av.
Trevidick Wm J, rms 115 S Jefferson av.
Trew George W, lab, res 121 E Bristol.
Trew James W, foreman C W Rumsey, res 301 N Franklin.
Trice Ernest, fireman, bds 766 Ring.
Trier Arthur E, mach hd Jackson-Church-Wilcox Co, bds 2213 Ames.
Trier Charles B, foreman, res 2213 Ames.
Trier Christ F (Gordon Bros & Trier), rms 223 Lapeer.
Trier Elsie, clk Western 5 and 10c Stores Co, bds 624 N Charles.
Trier Emil, bds 127 S Mason.
Trier Frederick C, contr 137 S Charles, res same.
Trier Gottlieb C, bench hd Jackson-Church-Wilcox Co, res 624 N Charles.
Trier Henry G, bkpr Columbia Western Mills, bds 128 S Charles.
Trier Herman, saloon 2336 S Michigan av, res same.
Trier Johanna K (wid Louis), res 128 S Charles.

W. A. WILL Maker of Men's Photographs Only
Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Trier John C, carp 1220 Cleveland, res same.
Trier Linda, bds 2213 Ames.
Trier Louis, lab, res 615 Perry.
Trier Louis T, clk, bds 128 S Charles.
Trier Margaret J, domestic 520 S Jefferson av.
Trier Oscar J, cigarmkr Wolverine Cigar Co, bds 128 S Charles.
Trier Otto C, checker G T Ry, res 1822 Hancock.
Trier Raymond, carp, res 154 Stobbe.
Trier Theresa, bds 2213 Ames.
Trinity German Evangelical Lutheran Church, cor S 9th and Cherry.
Trinity German Evangelical Lutheran School, cor S 9th and Cherry.
Trinklein Caroline, domestic 611 N Michigan av.
Trinklein Emily A, maid 855 Owen.
Tripp Alfred J, condr P M R R, res 618 N 10th.
Tripp Alice, tchr, bds 315 Simoneau.
Tripp Charles H, condr P M R R, res 618 N 10th.
Tripp Egbert D, bds 314 N 6th av.
Troemner Henrietta, nurse St Mary's Hospital.
Trogan Eugene, fruits 2342 S Michigan av, res same.

HENRY FEICE & SON, Agents for
Globe-Wernicke Sectional Book Cases.
113-121 SOUTH BAUM. Tels. Mich. 140-L. Val. 1099-A.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

127 N. Franklin St. Saginaw, Mich.
Bliss-Alger COLLEGE.
Day & Night School Enter any time

Trogan Menotti, grocer 2614 S Washington av, res same
Troge Anna, dressmkr, bds 250 Shattuckville rd.
Troge August, tmstr Ripslinger Bros, res 250 Shattuckville rd, Carrollton.
Troge Frank, tmstr Ripslinger Bros, bds 250 Shattuckville rd, Carrollton.
Troge Otto A Rev, pastor Zion Lutheran Church, res 1215 Hancock.
Troig John, lab, bds 133 Carrollton.
Trombley Charles B, repairman J B Beck, bds 813 Genesee av.
Trombley Donald, carp, bds 115 S Andre.
Trombley Florence, student, bds 621 S Fayette.
Trombley George A (Thorne Electric Co), res 216 S 3d.
Trombley Joseph, lab, res 327 Benjamin.
TROMBLEY JOSEPH A, Boat Builder, 1218 N Niagara, Mich Tel 3282-J, res 621 S Fayette.
Trombley Louise M Mrs, dressmkr 901½ Genesee av, res same.
Trombley Melvina (wid Adolph), res 422 N Webster.
Trombley Nellie, propr United Messenger Service, res 120½ N Baum.

F. TAUB & SONS, Architects
Builders and Dealers in Real Estate
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Tromley Claude (Tromley, Wilson & Co), rms 605 Court
Tromley Earl (Tromley, Wilson & Co), rms 605 Court.
TROMLEY, WILSON & CO (Earl Tromley, Dugald E Wilson, Claude Tromley), Real Estate and Insurance, 308-309 Kirby Bldg, Mich Tel 2374.
Trommer Edward G, grocer 604 Bay, res 503 Bay.
Trommer Emil C, mach Werner & Pfleiderer Co, res 505 Bay.
Trommer Henrietta, bds 505 Bay.
Trommer Wm J, clk, res 509 Bay.
Tross Tony, lab, res 911 Carrollton, Carrollton.
Trott Samuel E, trav agt, res 704 Hoyt av.
Trowbridge Edmond L, painter, bds 417 Shackleton.
Trowbridge Melva A, bds 134 Sheridan av.
Trowbridge Mortimer A, res 134 Sheridan av.
Trowell Catherine S Mrs, bds 515 W Genesee av.
Troy Charles M, mach P M R R, bds 923 N 6th av.
Troy Dan & Co (M Daniel Troy, Florence Westfall), grocers 212 N Jefferson av.
Troy John, foreman, res 919 N 6th av.

H. A. Savage Co. 604 Bearinger Building
Bell Phone 500
Plate Glass & Burglary Insurance of all kinds

Municipal BONDS
THOS. D. BUICK
Telephones { Bell 365 / Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

MURPHY & O'HARA
714-716 Genesee Avenue.
Both Phones.
Dealers in all kinds of
CARPETS, RUGS, OIL CLOTHS
AND LINOLEUM.

Flour, Feed and Farm Produce
VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Groceries and Meats
BOTH PHONES

Troy Joseph, student, bds 919 N 6th av.
Troy Josephine (wid Anthony), bds 424 Fordney.
Troy Julia (wid Wm), res 923 N 6th av.
Troy M Dan (Dan Troy & Co), res 923 N 6th av.
Troy Nellie C, dept mngr Seitner Bros, bds 919 N 6th.
Truckey Jeanette Mrs (aged 54), died June 9, 1912.
Truckner Ella A, librarian High School, bds 255 Gage.
Truckner Ira D, blksmith, res 121 Douglas.
Truckner Maude, nurse 255 Gage, bds same.
Truckner Ruth, bds 255 Gage.
Truckner Thomas, motorman, res 255 Gage.
Trudell Elizabeth (wid Alexander), bds 502 Hess av.
Trumble Alfred J, engr P M R R, res 1016 Fitzhugh.
Trumble Bessie E, student, bds 214 Cambrey.
Trumble Charles A, res 214 Cambrey.
Trumble Frank, ship clk J E Anderson Co, res 713 S Porter.
Trumble James F, clk, res 713 S Porter.
Trumble Lafayette Jr, hlpr Jackson & Church Co, res 603 Elm.
Trumbull Stephen D, mach P M R R, res 621 N 3d av.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

Trump Emma, domestic 418 S Weadock av.
Trybulski John, lab, res s s Bancroft, 2 e of S 15th.
Tubbs Frank B, supt, res 1314 S Michigan av.
Tubercular Hospital, n s Weiss bet N Bond and N Oakley.
Tubercular Visiting Nurse Station, Lillian I Nichols in charge, 420 W Genesee av.
Tuck George, miner, res 624 Maine.
Tuck Hazel J, steno Mershon, Eddy, Parker Co, bds 624 Maine.
Tuck Henry, miner, res 299 Jordan.
Tuck James, miner, bds 299 Jordan.
Tuck John, broommkr M E I B, bds same.
Tuck Robert, miner, res 703 Maine.
Tuck Thomas, miner, res 502 Maine.
Tucker Clarence H, contr 559 Sheridan pl, res same.
Tucker Edward, removed to Detroit, Mich.
Tucker Florence E, steno, bds 559 Sheridan pl.
Tucker George H, polisher Jackson-Church-Wilcox Co, res 901 N Granger.
Tucker Thomas, bds 920 Court.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

KODAKS AND CAMERAS
At M. E. Danforth's 113-115 S. Jefferson Ave.

Tufts Francis, farmer, res s e cor N Washington av and N 16th (B V).
Tuhy Martin L, cigars and news dealer 106 S Jefferson av, bds 723 Hoyt av.
Tuke Emma B Mrs, res 620 Hess av.
Tuke Thomas W, complaint man, res 1503 Lapeer av.
Tullis Edward S, steelwkr, bds 1115 S Hamilton.
Tullis Etta G, smstrs, bds 1115 S Hamilton.
Tullis Nettie I, bds 1115 S Hamilton.
Tullis Robert A, clk, bds 1115 S Hamilton.
Tullis Sarah E (wid Isaac N), res 1115 S Hamilton.
Tullis Vernon J, bds 1115 S Hamilton.
Tullis Wm L, mach hd Sag Table & Cabinet Co, res 923 S Harrison.
Tully Andrew, janitor Jackson-Church-Wilcox Co, bds 511 S Harrison.
Tunis Margaret, domestic 930 Hoyt av.
Tupper Earl, clk P M R R (w s), res 1416 Hancock.
Tupper Earl, enameler, res 1322 N Washington av.
Tupper Harry, feed, res 515 S 5th av.
Tupper Mark S, bds 320 S Washington av.

LOOK FOR THE
UNION LABEL

Turek Anna L, cashr Sag Val Drug Co, bds 1429 Tuscola.
Turek Joseph, mngr Val City Coffee & Spice Mills, res 612 W Genesee av.
Turek Pauline (wid Frank), removed to Chicago, Ill.
Turek Raymond, clk, bds 1429 Tuscola.
Turk, see also Tirk.
Turk Ira, fireman P M R R, res 633 N 4th av.
Turkish Henry, fireman, res 2447 N Michigan av.
Turkish Henry Jr, mach, bds 2447 N Michigan av.
Turloff Mary (wid Charles), res 426 S 12th.
Turmczek Matthias, lab, res n s Bartow, 1 e of Webber.
Turmell Albert, bartndr Everett House, res 1516 Tuscola.
Turnbull Alvin, tmstr, res 221 Cornelia.
Turnbull Andrew B, adv mngr, res 304 Carroll.
Turnbull Ezra G, inspr, bds G W Turnbull.
Turnbull George, driver, res 1317 Atwater.
Turnbull George W, foreman, res Mary, 1 n of Davenport av.
Turnbull Hortense M, student, bds G W Turnbull.

RIPSLINGER BROS., Cinders and Cement
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar and Pickle Co.
CIDER VINEGAR. IT IS SUPERIOR.
MANUFACTURERS OF "OAKLAND" Brand
Try it and be convinced. ASK YOUR JOBBER.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block **Tels. Mich. 256** **Val. 292**

Turnbull Harry A, asst County Treasurer's Office, res 507 S Bond.
Turnbull Joseph F, engr, bds G W Turnbull.
Turnbull Lillian, miner, bds 315 King.
Turnbull Septimus, miner, res 315 King.
Turnbull Susan E Mrs, mngr South African Plume Shop, res 304 Carroll.
Turnbull Wm H, buyer Sag Milling Co, res 1119 Hancock.
Turner Amelia Mrs, res n w cor Webber and Charles.
Turner Block, 114-116 S Washington av.
Turner Charles, res 1702 Court.
Turner Charles, lab, bds 1215 Congress av.
Turner Edward A, carp P M R R, res 902 N 7th.
Turner Hall, 3d av cor Lapeer av.
Turner Hattie M, tchr Sweet School, bds 705 Webber.
Turner Hillis, miner, res 145 Mott.
Turner James, porter, res 1600 Congress av.
Turner John, cabtmkr Brueck Sectional Book Case Co, res 210 Douglas.
Turner John, lab, res 634 Douglas.

Are You Getting BALD?
If so, Try Our
Quinine Hair Tonic
It Actually Grows Hair.
Made and Sold Only By
NEUENDORF & SCHMECK
The Progressive Pharmacists
Two Stores 420-422 W. Genesee Ave. 505 S. Michigan Ave.

Turner Lillian A, tchr Otto Roeser School, bds 1702 Court.
Turner Lottie B, tchr, bds 705 Webber.
Turner Lucretia C (wid Edward), res 705 Webber.
Turner Mattie, bds George T Barrett.
Turner May, tchr, bds 1702 Court.
Turner Ralph, carp, res 1922 N Oakley.
Turnquist George, glass ctr, rms 415 Johnson.
Tutera Peter, lab, res 117 Lapeer av.
Tuttle Charles, lab, res 315 Tuscola.
Tuttle Charles W, barn boss, res 1420 S Niagara.
Tuttle Clare A, opr Rex Theater, bds 417 Court.
Tuttle Newell L, lather, res e s Genesee av, 2 n of Hess.
Twelfth Ward Hall, cor S Washington and Hess avs.
Twentieth Ward Hall, 115 Bay.
Twist Wm, condr, bds 634 N 2d av.
Tyler Almon, finisher, res 2206 S Michigan av.
Tyler Chauncey W, finisher, res 1611 S Hamilton.
Tyler Eva, domestic 1018 S Fayette.
Tyler Grace M, bkpr C H Bird, bds 2800 S Washington
Tyler Harry J, slsmn The Gately Co, bds 123 Annesly.

REID & SCHWEMER ELECTRICAL CONTRACTORS
Mich. Tel. 807-J **408 Tuscola**

Tierney Bros.
217 Genesee Avenue
Val. Tel. 290 **Mich. Tel. 528**
We Loan Money
ON YOUR WAGES, WITHOUT ENDORSERS OR SECURITY

A. Deisler & Son | **UNDERTAKERS Chapel in Connection**
705-711 Germania Ave.

Tyler Israel B, res 1705 S Michigan av.
Tyler James E, mach hd Mitts & Merrill, res 1022 S Washington av.
Tyler John W, cooper C H Cobb, res 2800 S Washington
Tyler John W, cooper, bds 2800 S Washington av.
Tyler J Frederick, foreman, res 1803 S Michigan av.
Tyler Silas, rms 614 Tuscola.
Tyler Thomas O, gardener s s Sherman, 3 w of Carrollton, res same, Carrollton.
Typewriter Repair Co The, C E Mead mngr, 217 Germania av.
Tyrrell Charles A, lab, res w s Maplewood av, 2 n of Hiland.
Tyrrell Florence, mach opr Saginaw Wood Products Co, bds Charles A Tyrell.
Tyrrell John C, trav agt, bds 1942 Genesee av.
Tyrrell Ernest H, lab, bds 614 N Franklin.
Uberhorst Nettie J Mrs, furn rms 509 N Washington.
Uberhorst Walter J, agt Prudential Ins Co, res 509 N Washington av.
Uebler Elsie, smstrs, bds 136 Gage.

Daun, Crawford & Company
Electrical Contractors **Motor Repair Work our Specialty**
Armature Winding **Agents-General Electric Motors in Stock** **407 Ames St. W. S.**

Uebler Hulda, domestic 716 S Warren av.
Ulbricht Ella E (wid Henry), res 313 Astor.
Ulicki Philip, lab, res w s Lynn, 2 s of Elm, Carrollton.
Ullman Sophia (wid Henry), bds 2006 Janes av.
Ulrey Anna M, removed to Clio, Mich.
Ulrey Daniel, removed to Clio, Mich.
Ulrey Elmer E, driver Safety Storage Co, res 902 Davenport av.
Ulrey Frank, painter, res 613 S 12th.
Ulrich Alma, bds C J Ulrich, Carrollton.
Ulrich Casper W, foreman, res w s Hermansau, 9 n of P M R R, Carrollton.
Ulrich Celia, bds C J Ulrich, Carrollton.
Ulrich Charles J, contr s w cor Hermansau and Shattuckville rd, Carrollton.
Ulrich Grace, tchr, bds C J Ulrich, Carrollton.
Ulrich Henry C, carp, bds 259 Shattuckville rd.
Ulrich John, lab, res 211 Whittier.
Ulrich Margaret, res w s Hermansau, 8 n of P M R R.
Ulrich M Caroline, bds C J Ulrich, Carrollton.
Ulrich Wm, clk Edw Germain, bds 211 Whittier.
Underhill Abraham, bds 524 N 2d av.

EUREKA BOILERS **STEAM WATER HEATING**
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating & Ventilating Co. **113 N. WATER ST. SAGINAW, MICH**

SAGINAW HARDWARE CO. | **GUNS, AMMUNITION**
West Side, 200-208 S. Hamilton St. **Both Phones 2894** | **Fishing Tackle and Base Ball Goods**

DRINK SCHEMM'S BEER
SAGINAW, MICH. IT IS PURE.

Underhill Alexander G, solr, bds 524 N 2d av.
Underwood Typewriter Co, Ralph D Johnston mngr, 130 N Baum.
UNION ABSTRACT CO (Samuel B Borland), Abstracts of Title, Real Estate and Loans, 5 Merrill Bldg, Tels: Mich 3060, Val 2963. (See left top lines)
Union Block, 110-114 S Water.
Union Carbide Sales Co, 1902 N Michigan av.
Union Dentists, 204 Geisler blk.
UNION DRUG CO (Inc), Ernest W Goff Pres and Mngr, Druggists and Druggists' Supplies, 420-422 Court, Both Tels2874.
Union Loan Co, C E Hayes mngr, 319 Genesee av.
Union News Co, Thomas R McElliott mngr, 522 Potter and P M R R Depot.
Union Park of Saginaw, n s State bet Stone and Barnard.
Union School, n w cor Maple and Jackson, Carrollton.
United Cigar Stores, Edward J C Cowan mngr, 201 Genesee av.
United Doctors, A E Weed mngr, 401 Genesee av.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

UNITED MERCANTILE AGENCY, I H Smith Mngr, 516 Kirby Bldg, Mich Tel 565.
UNITED MESSENGER SERVICE, Miss N Trombley Propr, 120½ N Baum, Tels: Mich 437, Val 132.
United States Army Recruiting Office, Sergt Joseph Fawdry in charge, 4 Heavenrich blk.
United States Board of Civil Service Examiners, Edward McCosgrove sec, Government bldg.
United States Customs Office, John E Sumner dep collr, 2d floor Government bldg.
UNITED STATES EXPRESS CO (E S), J C Gilbert Agent, 122 N Washington av, Tels: Mich 83-L, Val 100, P M Depot Mich Tel 1233-J, Branch 2743 S Washington av, Mich Tel 1743-J.
UNITED STATES EXPRESS CO (W S), L E Patterson Agent, 209 N Hamilton, Tels: Mich 2823-L, Val 2930.
United States Express Co (s s Branch), 2737 S Washington av.
United States Government Soil and Crop Expert, office Court House.

WE WANT YOUR OLD CARPETS. YOU WANT OUR RUGS.
SAGINAW RUG MFG. CO., 409 AMES STREET. BOTH PHONES.

Swinton & Co. Paper, Stationery and Books. 123 South Franklin St. BOTH PHONES 761

Schwahn-Khuen Agency,
INSURANCE WRITERS.

UNITED STATES GRAPHITE CO, Eugene McSweeney Pres, Wm J Wickes Vice-Pres, Arthur D Eddy Sec, Harry T Wickes Treas, Harry C Woodruff Genl Mngr, 1430 Holland av, Tels: Mich Private Exchange 71, Val 71.

UNITED STATES HEALTH AND ACCIDENT INSurance Co, J B Pitcher Pres, F R Pitcher, F C Pitcher, R Perry Shorts Vice-Presidents, J M Pitcher Sec-Treas, 128-130 N Washington av, Mich Tel 569. (See left side lines.)

United States Internal Revenue Office, Ben J Fisher dep collr, 2d floor Government bldg.

United States Navy Recruiting Stattion, C V Kinney in charge, 2d floor Government bldg.

United States Pension Examining Board, Dr G W Stewart, Government bldg.

United States Tie Plug Co The (Robert H Gillett, Charles A Khuen), ft of Nimons.

United States Weather Bureau, Frank H Coleman local forecaster, Arthur Hill Trade School bldg.

Updegraff George, lab, bds 408 S Washington av.

MOTORCYCLES J. GEO. FISCHER 223 S. Washington Av. Tires, Sundries Repairing Machine Shop **BICYCLES** Tels. Val. 1174-B Bell 539

Uphoff August, miner, res 1619 Mackinaw.

Uphoff Charles F, miner, res 1422 Cass.

Uphoff Charles J E, clk, res 120 S Bates.

Uphoff Charles J E Jr, clk J W Ippel Co, res 218 Brockway.

Uphoff David, clk Morley Bros, bds 421 S Jefferson.

Uphoff Fred, miner, res 1150 S 4th.

Uphoff Helen, draper **THE M W TANNER CO,** bds 1422 Cass.

Uphoff Henry, violinist Family Theater, bds 603 Cass.

Uphoff Louis, clk Sag Hardware Co, bds 1422 Cass.

Uphoff Minnie L, dressmkr, bds 1422 Cass.

Upper Earl W, driver Oliver Peters, bds 704 Irving av.

Urbach Alex, washer, bds 520 S Hamilton.

Ure James, res 2302 N Michigan av.

Utermark C Fred, lab, res 433 S 12th.

Utility Block, 225-229 S Washington av.

Utter Ella (wid Augustus J), res 1424 Gratiot av.

Utter Elmer, lab, bds Pacific Hotel.

Utter Frances O, tchr, bds 1424 Gratiot av.

Uttermark Wm, mach Wolverine Machine Works, res 326 Bagley.

PATENTS 1550 Holland Ave. | **George B. Willcox** Mechanical Engineer Bell Tel. 1266

BRICK AND CEMENT | **REMER BROS.** 300 Madison Street (W. S.) 401 N. Water Street (E. S.) Both Tels. | **HARD WALL PLASTER**

CLOAKS, FURS, MILLINERY,
Ladies' and Men's Furnishings.
WHOLESALE AND RETAIL.

THE SAFEST PLACE TO TRADE
Seitner Bros
SAGINAW'S BUSIEST STORE

Vachon Frank, porter Lufkin Rule Co, bds 414 Webber.
Vaclavik Barbara (wid Michael), res 130 N 14th.
Vaclavik Vencl, harnessmkr, bds 130 N 14th.
Vaculik August, car repr, res n w cor Wadsworth av and Webber (B V).
Vaghts Adelbert, appr, bds 143 Harrison, Carrollton.
Vaghts Henry, mach, res 143 Harrison, Carrollton.
Vaghts John, appr, bds 143 Harrison, Carrollton.
Vaghts Louise, laundress, bds 143 Harrison, Carrollton.
Valentine Elizabeth D, tchr Bliss-Alger Business College, bds 1215 Fitzhugh.
Valentine John, lab, res s s Sherman, 4 n of Carrollton.
Valentine Lester C, mach, res 116 S 10th.
Valentine May Mrs, res 325 S Baum.
Valentine Wm H, lab, res s s Sherman, 5 n of Carrollton, Carrollton.
Vallette Della E, bds 518 Owen.
Vallette Joseph, watchman, res 427 Ward.
Vallette Joseph Jr, slsmn Wm H Ryan, bds 427 Ward.
Vallette Marshall, tmstr Louis Sachse, res 518 Owen.

SELK-FOX FURNITURE CO. FURNITURE, MATTRESSES BEDS, DAVENPORTS, ETC. CASH OR CREDIT
Telephones: Michigan 1227-L and 1866-L
833 GENESEE AVE., N. E. Cor. 2d SAGINAW

Zuehlke's Home Made Wines are Pure
Hugo F. Zuehlke 1017 Janes Av. Both Tels.

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Valois Abraham, bds 224 S 14th.
Valois Chester, lab, bds 224 S 14th.
Valois Jesse, res 224 S 14th.
Valois Victor, car repr, bds 224 S 14th.
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Vanadia Anthony, hlpr Daniel Izzo & Co, res 1406 Germania av.

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Van Alstine Orin C, agt, res 1319½ Genesee av.
Van Antwerp Anna (wid Edward), res 300 Fraser.
Van Auken A Willis, bds 806 S Michigan av.
Van Auken Florence, steno Columbia Western Mills, res Bay City, Mich.
Van Auken Florence G (wid Willis G), res 806 S Michigan av.
Van Auken Jerome T, student, bds 806 S Michigan av.
Van Baal Henrietta (wid Henry), bds 805 Stephens.
Van Baal Peter, miner, res 651 Division.
Van Brunt Frank J, draftsman, bds 620 Monroe.
Van Brunt Walter A, ship clk, bds 620 N Fayette.
Van Brunt Walter W, slsmn, res 620 Monroe.
Van Buren Clifford R, brakeman, res 908 Durand.
Van Buren Dolly M, dressmkr 1423 Mackinaw, bds same.
Van Buren Ellen (wid Martin), res 1423 Mackinaw.
Van Buren Walter G, finisher, res 727 S Woodbridge.
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Van Camp Nellie, packer Val Sweets Co, bds 901 Woodbridge.
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Vance George A, elev opr Eddy bldg, rms 712 Johnson.
Vance Hazel, domestic 138 N 2d av.
Vance Henry, res 1300 S Michigan av.
Vance John W, notary public 204 Kirby bldg, res 218 Mott.
Vance Spottswood P, painter, res 1249 N Charles.
Van Conette Earl, bench hd Wm Polson & Co, bds 401 Grant.
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Van Conette John H, carp, res 646 Bundy.
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Vandergrift Glen, clk, res 212 N 4th av.
Vanderhoof David G, real est 420 Annesly, res same.
Vanderhool Gertrude, student, bds 341 S 13th.
Vanderhool Reuben M, wood, res 341 S 13th.
Van Derstein Dennis, barber, res 517 Fraser.
Vanderstraeten Joseph, miner, res 448 Gilbert.
Vandervoort Mortimer, blksmith Wm Farmer, res 1513 S Fayette.
Van Dervoort Sarah E, tchr Arthur Hill High School, bds 617 N Fayette.
Van Dusen Frank, painter, bds 151 S 15th (B V).
Van Dusen Vernon C, clk P M R R, bds 408 S Harrison
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Van Dyken Jacob, lab, res 919 Williamson.
Van Dyken John L, bartndr E C Eastman, bds 109 Millard.
VANEK CHARLES, Merchant Tailor, 110 N Jefferson av, Mich Tel 2288-J, res 719 Emerson.
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Van Etten Hannah H (wid Samuel), bds 1811 N Bond.
Van Hautte Arthur, lab, res 226 Malzahn.
Van Horn Arthur, assembler, res 1213 Owen.
Van Horn Frederick, clk Amer Exp Co, bds 435 Stark.
Van Horn Mary A (wid Henry), res 308 Stephens.
Van Horn Nina, bds 536 S Weadock av.
Van Houten Arthur E, driver Sag Woodenware Co, res 823 Hancock.
Van Kuren Jay, painter 1407 Holland av, res same.
Van Lear Alice R Mrs, bds 319 S Franklin.
Van Liew Leverette, engr, res 128 Gallagher.
Van Liew M Isabelle Mrs, clk A W S Calderwood, res 2624 S Washington av.
Van Nest Frank, brakeman P M R R, res 1324 N Washington av.
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Van Norman Lincoln, lab, bds 940 S 4th av.
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Van Sickle Achey (wid Seth W), res 614 S 5th av.
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Vasold Herman E, bds 314 Owen.
Vasold Hertie, smstrs, bds 223 N 4th av.
Vasold Marion, student Bliss-Alger Business College, bds 816 Genesee av.
Vasold Therese L, designer E A Robertson Co, bds 223 N 4th av.
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Vetengle Michael, car repr, res 1713 Fitzhugh.
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Vibert P Earl, clk Heavenrich Bros & Co, bds 816 Ames
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Vilinski Frances M, glass ctr Central Cut Glass Co, bds Thomas Vilinski (B V).
Vilinski Louis, lab, bds Thomas Vilinski (B V).
Vilinski Martha, bds Thomas Vilinski (B V).
Vilinski Stanley, lab, bds Thomas Vilinski (B V).
Vilinski Thomas, lab, res e s Helena, 3 s of P M R R.
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Vincent Bird J, asst prosecuting attorney 518 Bearinger bldg, res 1134 Owen.
Vincent Carl J, brakeman, res 676 N 4th av.
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Voelker Kate, bds 310 S Mason.
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Voelzlein John, watchman, res 219 Hermansau.
Vogel Dorothy (wid Wm), res 422 Durand.
Vogel Stanley, clk Symons Bros & Co, rms 401 Johnson.
Vogel Wm L, lab, res 1417 S Hamilton.
Vogilie John, engr P M R R, bds 610 Wadsworth av.
Vogl Albert, appr, bds 228 S 14th.
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Vogt Elizabeth, domestic 505 N Michigan av.
Vogt Elizabeth E, res 1406 S Fayette.
Vogt Emil E, real est 1003 S Michigan av, res same.
Vogt Emil F, trav agt Sag Beef Co, res 240 Simoneau.
Vogt Fred (Vogt Bros), res 908 Tuscola.
Vogt Gertrude, bds 1406 S Fayette.
Vogt John (Vogt Bros), res 919 Tuscola.
Vogt Joseph W, chauffeur, res 116 Division.
Vogt Julius C, trav agt, res 415 S Harrison.
Vogt Mary, domestic 505 N Michigan av.
Vogt Otto W, mach opr Sag Silk Garment Co, res 312 N Weadock av.
Vogt Theodore, miner, res 408 Dearborn.
Vogt Wilhelmina (wid Emil), res 423 S Harrison.
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Volinhals Richard, mill hd, res 410 N 6th av.
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Volkmer Frank, pipefitter, res 1905 Madison.
Vollert Charles J (Vollert & Gossel), res 127 N 11th.
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Vollmar Stanley, bds 1403 Congress av.
Vollmer Arthur, carp 1617 Madison, res same.
Vollmer Dorothea (wid Eberhardt), res 1400 Germania.
Vollmer Edward, mach Wolverine Machine Wks, bds 1400 Germania av.
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Vollmer Martha, bds 402 N Charles.
Vollmer Walter F, carp, bds 402 N Charles.
Vollmer Wm, carp, res 402 N Charles.
Vollmer Wm, carp, bds 1501 W Genesee av.
Vollmer Wm, engr, bds 1400 Germania av.
Vollmer Wm C, butcher Mich Cold Storage Co, res 247 Shattuckville rd, Carrollton.
Volway Cora Mrs, res 123 Dearborn.
Volway Harry, lab, bds 123 Dearborn.
Volz Christian L, electrn, res 541 Gilbert.
Volz Emil C, student, bds 124 S 2d av.
VOLZ FREDERICK REV, Pastor St John's Evangelical Lutheran Church, res 124 S 2d av, Val Tel 38.
Volz Frida S, student, bds 124 S 2d av.
Volz John, farmer, res n s Janes av, 3 e of P M R R.
Volz Martha D, student, bds 124 S 2d av.
Volz Wilhelmina (wid Conrad), bds 818 Janes av.
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Vondette Wm, condr, res 711 N Fayette.
Voorhees Belva, lab, bds 720 Meredith.
Voorhees Bernice M, tel opr Mich State Tel Co, bds 720 Meredith.
Voorhees Lewis E, trav agt, res 720 Meredith.
Voorheis Allie M, bds 321 Brockway.
Voorheis Fremont J, brakeman P M R R, res 510 Lewis.
Voorheis Helen, bds 321 Brockway.
Voorheis Wm J, lumberman, res 321 Brockway.
Vorwerck John C, student, bds 440 S 7th.
Vorwerck John W, foreman Seemann & Peters, res 440 S 7th.
Vorwerck Stanley, student, bds 440 S 7th.
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Waack Ella F, bds 218 N 13th.
Waack Wm, finisher Feige Desk Co, res 122 N 13th.
Waack Wm M, bartndr C G Bremer, res 125 S 12th.
Waack Wm T, police, res 626 Emily.
Waaler Christian C, bkpr Sag Beef Co, res 427 McCoskry.
Wachalda Walenty, carp, res s s Annesly, 2 e of S 16th.
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Wachowicz Elizabeth, packer, bds 726 S 13th.
Wachowicz Frank, mach Werner & Pfleiderer Co, res 727 S 13th.
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Wholesale Bread & Cake Bakers

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Wachowski Casimir, mach hd Sag Sash & Door Co, bds 725 S 14th.
Wachowski John, lab, res 858 S 13th.
Wachowski Josephine, bds 725 S 14th.
Wachowski Kate (wid Martin), res 725 S 14th.
Wachowski Michael, motorman, res 720 S 13th.
Waddell Alexander M, engr, res 722 N 3d av.
Waddell Alexander R, timekpr, bds 722 N 3d av.
Waddell Anna E, bds 722 N 3d av.
Waddell Frank D, glasswkr, res 2343 S Hamilton.
Wade Carl W, lab, res 714 Perry.
Wade Clarence J, ship clk W H Dawson & Co, res 128 Cornelia.
Wade Edson B (aged 56), died Aug 17, 1912.
Wade Elmer, miner, res 401 King.
Wade Frances L (wid Edson B), res 1026 N Washington av.
Wade Homer, student, bds 309 King.
Wade Irene, smstrs, bds 1026 N Washington av.

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Wade W Scott, student, bds 309 King.
Wadsworth Bernard G, mach, res 1212 Wadsworth av.
WADSWORTH CALVIN JR, Sec-Treas D E Prall & Co, res 408 N Franklin, Mich Tel 2088.
Wadsworth Grover C, waiter Elks' Club, bds 715 Johnson.
Wagar Thomas, carp, res 212 Ward.
Wagar Thomas B, clk, res 717 Meredith.
Wagel, see Weigel.
Wager Dorothy, nurse 117 S Webster, bds same.
Wager Edgar, trav agt, rms 312 N Baum.
Wager Evarn, electrn, bds 1221 N Bond.
Wager Fred, miner, bds 617 N Bates.
Wager Hiram J, janitor Bliss School, res 1221 N Bond.
Wagester Catherine (wid Henry), grocer 402 S Harrison, res same.
Waggoner Ethel, bds 125 Robinwood av.
Waggoner Wm E, lab, res 125 Robinwood av.
Wagner, see also Wegener and Wegner.
Wagner Albert A, trav agt, rms 111½ Germania av.

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Wagner Anthony F, car rep, res 1639 Cherry.
Wagner August, cooper C H Cobb, res 342 S 11th.
Wagner August, tmstr, res 428 Thurman.
Wagner August, watchman, res 524 Division.
Wagner Bernard, broommkr M E I B.
Wagner Casimir F, clk Economy Drug Store, bds 1639 Cherry.
Wagner Charles, lab, res 300 N Oakley.
Wagner Charles, res 402 Wisner.
Wagner Charles B, trav agt, bds 111 Wadsworth av.
Wagner Cornelius E, commercial agt G T Ry, res 700 Hoyt av.
Wagner Earl E C, bds 700 Hoyt av.
Wagner Emil, cooper, res 426 Thurman.
Wagner Gustave, miner, res 702 Wheeler.
Wagner Herman O, porter Max Dettenthaler, rms 607 Genesee av.
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Wagner John H, electrn Sag Auto Co, res 814 Genesee.
Wagner John P, bds 520 S Hamilton.

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Wagner Leo P, barber 111 Wadsworth av, res same.
Wagner Mary (wid Wm), bds 602 Potter.
Wagner Mary, domestic 233 S Washington av.
Wagner Otto, lab, bds 428 Thurman.
Wagner Otto F, lab, res 525 Elm.
Wagner Paul H, cooper, res s s Ketcham, 1 e of Fordney
Wagner Paul H, cooper C H Cobb, res 702 Wheeler.
Wagner Vincent, lab, bds 1639 Cherry.
Wagoner Martha (wid James), res 431 N 2d av.
Wahl, see also Wall.
Wahl Arthur, driver Sag Specialty Co, bds 1810 Clinton
Wahl Bernhard, lab, res 1932 Hancock.
Wahl Bertha M, clk Farmers Handy Wagon Co, bds 628 S 13th.
Wahl Carl M, lab, res 1999 Madison.
Wahl Florence A (wid Albert), asst Dr Leon B Harris, res 253 Hermansau.
Wahl Henry M, mach, res 1810 Clinton.

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Wahl Minnie A, bds 1999 Madison.
Wahl Wm A, lather, bds 1999 Madison.
Waier, see Wajer and Weir and Ware.
Wainwright Henry F, carp, res 1908 State.
Wait Jennie S (wid Charles R), res 124 Grant.
Waite John J, sheetmetalwkr, res 907 S Park av.
Waite Mary (wid Wesley W), res 334 Cornelia.
Wajer Anthony, lab, res 305 Shattuckville rd, Carrollton
Wajer Anton, lab, bds Nicholas Wajer, Carrollton.
Wajer Eva, bds 939 Carrollton, Carrollton.
Wajer Frank, bds 939 Carrollton, Carrollton.
Wajer Jacob, bds 939 Carrollton, Carrollton.
Wajer John, bds Nicholas Wajer, Carrollton.
Wajer John Jr, mach Wm B Mershon & Co, bds 2634 N Michigan av.
Wajer John J, fireman, res 2634 N Michigan av.
Wajer Joseph, lab, res 939 Carrollton, Carrollton.
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Wajer Pauline, bds Nicholas Wajer, Carrollton.
Wajer Veronica, bds Nicholas Wajer, Carrollton.
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Walbridge Arthur H, removed to Detroit, Mich.
Walburn Alfred, miner, res 1110 S Webster.
Walburn Charline L, trimmer Sag Specialty Co, bds 1110 S Webster.
Walburn Marie, trimmer Sag Specialty Co, bds 1110 S Webster.
Walcott, see also Wolcott and Woollacott.
Walcott Asa E, dept mngr H W Carr Co, res 623 S Washington av.
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Waldbauer John G, lab, res 616 N Andre.
Waldbauer Martin, tel opr, bds 616 N Andre.
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Waldo Hal J, bkpr, bds 333 Farwell.
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Walking Lynd, student, rms 820 S Warren av.
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Wall, see also Wahl.
Wall Benjamin F, clk P F Treanor & Co, bds 213 Crapo.
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Warnke Emma, bds 1400 Lapeer av.
Warne Frank, mach hd Lufkin Rule Co, bds 1400 Lapeer av.
Warnke Ida, mach opr, bds 1400 Lapeer av.
Warnke John A, milk pdlr, res 1400 Lapeer av.
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Warren Edward, lab, rms 422 S Washington av.
Warren Ella Mrs, nurse 1016 Monroe, res same.
Warren Elmer B, repairman Garber-Buick Co, rms 121 S Park av.
Warren Florence E, clk U S Health and Accident Ins Co, bds 415 Clark.
Warren Francis E, yardman, res 415 Clark.
Warren Fred Y, trav agt Washburn-Crosby Co, bds Bancroft House.
Warren Frederick, electrn, res 1300 Lapeer av.
WARREN GEORGE C, City Controller, (Reliance Mercantile Co), res 918 S Washington av.
Warren Guy M, bds 1016 Monroe.
Warren Josiah H, well driller, 1016 Monroe, res same.
Warren Lenora, bds 717 N Bond.
Warren Libbie M (wid Wm P), res 912 W Genesee av.
Warren Lillian A, bds 415 Clark.

GENESEE COAL Does Not Clinker Gives Intense Heat
Tels. Bell 787, Val. 422 501 Emily St. E. S. Union & Durand W. S.

Warren Lyman, brakeman, bds 415 Clark.
Warren Nellie, clk F W Woolworth Co, bds 415 Clark.
Warren Walter, student, bds 918 S Washington av.
Warrick J Rice, removed to Richmond, Va.
WARRINER EUGENE C, Supt Public Schools (E S), Office Manual Training School, Office Hours 4 to 5 P M, Both Tels 1558, res 413 Sheridan av, Mich Tel 438.
Warrington Clarence, bottle blower, bds Park House.
Warsinsky Ernest G, mach, bds 106 Wipplinger Lane.
Warsinsky Ernest R, hlpr Wm B Mershon & Co, res 106 Wipplinger Lane.
Warsinsky Herbert W, mach Wm B Mershon & Co, bds 106 Wipplinger Lane.
Warsinsky Hertha, bds 106 Wipplinger Lane.
WARTENBERG CHARLES W L, Vice-Pres Banner Brewing Co, Wholesale and Retail Dealer in Banner Beer, Bottled at the Brewery in a Clean and Sanitary Manner, Pure Liquors for Medical Purposes, 1201-1207 Court, Tels: Mich 2831, Val 2831-A, and Propr Wartenberg's Pool and Lunch Room, Basement Floor 1201 Court, res 115 S Oakley, Val Tel 2966.

John Russell 312 N. Hamilton VETERINARY SURGEON AND DENTIST Both Tels.

Grohman THE FLORIST STORE 117 SO. JEFFERSON AVE. Greenhouses opp. Forest Lawn Cemetery. PHONE 248.

FARMER'S GLASS FACTORY
MAKE THEIR OWN SPECTACLES

Wartenberg Ella M, dressmkr, bds 205 Schaefer.
Wartenberg Hall, 1201-1207 Court.
Wartenberg Irma, folder, bds 205 Schaefer.
Wartenberg Jacob J, bartndr C W L Wartenberg, res 1223 Van Buren.
Wartenberg John, contr 715 S 4th av, res same.
Wartenberg Margaret, student, bds 115 S Oakley.
Wartenberg Marie M (wid Jacob), res 205 Schaefer.
Wartenberg Norman, student, bds 115 N Oakley.
Wascher Robert K, drayman, res 611 S 11th.
Washburn Claude C, printer Val Printing Co, rms 135 N Weadock av.
WASHBURN-CROSBY CO, Albert G Marriott Mngr, Wholesale Gold Medal Flour, 412 Bearinger Bldg, Tels: Mich 1710, Val 137.
Washburn George, civil engr, rms 431 N Washington av
Washburn Henry B, sec Melze, Alderton Shoe Co, res 1000 Owen.
Washburn Lizzie (wid Gustavus M), res 1002 Adams.
Washburn Mabel S, milliner Julia H Riese, bds 1002 Adams.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

Washburn Nellie M, tchr David H Jerome School, bds 1002 Adams.
Washington Andrew, lab, res 515 Ward.
Washington Anna (wid John), bds 706 Atwater.
Washington Av Presbyterian Church, n e cor S Washington av and Randolph.
Washington D Frederick, driver Sag Hardware Co, bds 201 S Bates.
Washington Edna W, bds Daniel Hartwell (B V).
Washington Elmer, lab, bds Daniel Hartwell (B V).
Washington George, barber 1016 Clinton, res 201 S Bates.
Washington Rink, Fred C Jenks propr, 424-426 S Washington av.
Washington School, n e cor S Washington av and Randolph.
Washington Theater, Raymond & Luxton propr, 2724 S Washington av.
Wasilewski Edward, lab, res s s Hosmer, s e cor S 15th.
Waskiewicz Wm, lab, res 808 Julius.
Waskoviak Frank T, engr P M R R, res 737 N 5th av.
Wasserfallen Charles F, foreman Jackson-Church-Wilcox Co, res 116 Morris.

W. J. McCRON COMMERCIAL PRINTING.
212-214-216 N. FRANKLIN.

COOK WITH GAS

THE J. W. IPPEL CO. HOSIERY and Underwear
Val. Tel. 2892 Mich. Tel. 3002

Wasserman Christian, tailor 211 S Franklin, res 606 S 5th av.
Wassney Andrew, lab, res 291 Winter, Carrollton.
Wasson Mary R (wid Edgar M), gift shop 208 Bearinger bldg, rms 223 Fitzhugh.
Water Works (e d), 955 Douglas.
Water Works (w d), ft Hancock.
Waters, see also Watters.
Waters Arthur M, porter, res n s Sherman, 2 w of Carrollton, Carrollton.
Waters Blanche E, steno, bds 212 Schaefer.
Waters Catherine, bds 814 Owen.
Waters Charles H, real est 1717 S Hamilton, res same.
Waters Clarence T, clk Symons Bros & Co, bds 212 Schaefer.
Waters Florence, smstrs, bds 721 Howard.
Waters John W, bkpr Nelson Bros Co, res 728 Owen.
Waters Lester D, metalwkr, bds 212 Schaefer.
Waters Mark E, clk Louis Stierle, res 500 Walnut.
Waters Martin, mach hd, res 1520 Carroll.
Waters Mary M, bkpr Jerome Bros, bds 721 Howard.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—SAFE DEPOSIT BOXES
See advertisment page 2

Waters Nathaniel B, res 1123 S Hamilton.
Waters Roy A, cook, res 524 Martindale.
Waters Thomas, tmstr L C Smith & Co, res n s Rust av, 1 w of Genesee av.
Waters Thomas P, removed to Pontiac, Mich.
Waters Thomas S, foreman M C R R, res 212 Schaefer.
Waterstradt Albert, lab, bds 2234 Madison.
Waterstradt Alma, bds 2203 State.
Waterstradt Augusta A, bds 612 Hermansau, Carrollton
Waterstradt Edward, mach, res 1914 N Bond.
Waterstradt Emil, mach hd, bds 2203 State.
Waterstradt Frederick, lab, res 2203 State.
Waterstradt Henry, lab, bds 2234 Madison.
Waterstradt John, lab, res 615 Hermansau, Carrollton.
Waterstradt Louis H, bds 612 Hermansau, Carrollton.
Waterstradt Wm, lab, res 2234 Madison.
Waterstradt Wm J, lab, bds 612 Hermansau, Carrollton.
Watkins Edward, miner, bds 916 Gratiot av.
Watkins Fannie, waitress, bds 450 S 12th.
Watkins Gomer J, grocer 916 Gratiot av, res same.
Watrous Bert O, assembler, res 123½ N Franklin.
Watson Alice M, clk Sag City Gas Co, bds 230 N 5th av.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

OPPORTUNITY FLOUR
Delivered Direct to your Home CALLAM MILLS

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

Watson Anna (wid Henry B), res 536 Lincoln av.
WATSON A T, Sec H Watson & Co, res 632 Thompson, Mich Tel 470-J.
Watson Charles, lab, res 326 Bay.
Watson Charles A, weigher W H Grenell, res 2133 Ames.
Watson Chester, polisher Sag Table & Cabinet Co, res 601 S Andre.
WATSON ELEANOR M MRS, Gowns and Suits, 7 Mercer Bldg, Mich Tel 1709, res 512 S Jefferson av, Mich Tel 311.
Watson Elizabeth (wid Henry), bds 324 Emerson.
Watson Erwin L, plumber, bds 1204 S Hamilton.
Watson Ethel, marker Peerless Laundry and Dye Co, bds 2133 Ames.
Watson Frank, trav agt, res 317 N Fayette.
WATSON HAMILTON, Pres H Watson & Co, res 632 Thompson, Mich Tel 470-J.
WATSON H & CO, Hamilton Watson Pres, Thomas Watson Vice-Pres and Treas, A T Watson Sec, Wholesale and Retail Crockery, China and Glassware, 420-422 Genesee av, Tels: Mich 112-L, Val 112-A. (See right top lines and page 6.)

W. A. WILL Maker of Men's Photographs Only Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Watson Henry B, res 536 Lincoln av.
Watson John, lab, bds 505 S Fayette.
Watson John A, furrier Oppermann Fur Co, res 1213 Fitzhugh.
Watson John T, carp, bds Pacific Hotel.
Watson LaVerne, student, bds 317 N Fayette.
Watson Lottie, bds 315 Hayden.
Watson Mary (wid Joseph), res 230 N 5th av.
Watson Minnie Mrs, starcher Peerless Laundry and Dye Co, res 2133 Ames.
Watson Myrtle, opr Mich State Tel Co, bds 1204 Janes.
Watson Ralph W, bds 326 Bay.
Watson Roy A, helpr, res e s Helena av, 1 s of Wadsworth av (B V).
WATSON ROY S, Physician, Specialist Eye, Ear, Nose and Throat, 407½ Court, Tels: Mich 2854-L, Val 3360-R, res 1114 Cleveland, Val Tel 3369-B.
Watson R Earl, clk Oppenheimer Cigar Co, res 536 Lincoln av.

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
Upholstering, Repairing and Refinishing of Old Furniture

Bliss=Alger College
127 N. FRANKLIN ST. 126 N. WASHINGTON AVE.

WATSON THOMAS, Vice-Pres and Treas H Watson & Co, res 216 Owen, Mich Tel 2287-L.
Watson Wm R, bridgebuilder, res 712 N Jefferson av.
WATT WM H, Propr Watt Motor Works, s e cor Janes av and Baum, res 118 Cherry.
WATT MOTOR WORKS, Wm H Watt Propr, Auto-mobiles, Accessories, Repair Parts, Garage, s e cor Janes av and Baum, Both Tels 1333. (See left center lines.)
Watters, see also Waters.
Watters Albert, mach, res 117 Alger.
Watters Bertha M, steno, bds 810 Clark.
Watters Florence P, bds 810 Clark.
Watters George H, blksmith Mitts & Merrill, res 107 Alger.
Watters Rosie Mrs, res 810 Clark.
Watts Cynthia L (wid George H), bds 1113 W Genesee.
Watts Harold R, metalwkr Allington & Curtis Mnfg Co, bds 1412 S Park av.
Watts Minnie Mrs, forewoman E A Robertson Co, res 1112 Irving av.

ARCHITECTS - BUILDERS - REAL ESTATE
F. TAUB & SONS
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Watts Rose (wid Joseph L), bds 715 Farwell.
Watz Caroline (wid Constantine), bds 516 N Granger.
Watz Herman G (Watz & Kirchner), res 516 N Granger
Watz Margaret, clk Philip Watz, bds 802 N Mason.
Watz Mary M, tchr, bds 802 N Mason.
Watz Philip, grocer 925 Throop, res 802 N Mason.
Watz & Kirchner (Herman G Watz, Theodore E Kirchner), druggists 1301 Court.
Way Elmer J (Kerry & Way), res 1008 N Hamilton.
WEADOCK GEORGE LEO (Saginaw Insurance Agency), Attorney-at-Law, 401-402 Bearinger Bldg, Mich Tel 782, res 517 S Weadock av, Mich Tel 251.
Weadock George W (Weadock & Weadock), res 440 S Weadock av.
Weadock Jerome (Weadock & Weadock), bds 440 S Weadock av.
Weadock Louise M, bds 440 S Weadock av.
Weadock Park, cor Hoyt and S Weadock av.
Weadock Philip, bds 440 S Weadock av.
Weadock Vincent (Weadock & Weadock), bds 440 S Weadock av.

H. A. Savage Co.
604 Bearinger Building
Bell Phone 500
Insurance and Real Estate
Perfecting Titles a Specialty

Municipal BONDS
THOS. D. BUICK
Telephones { Bell 365 / Valley 597
211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

Murphy & O'Hara
714-716 Genesee Ave.
BOTH PHONES

HANDLE THE FAMOUS
Moore's Air Tight Heaters
Hard Coal Stoves and Ranges

WEADOCK & WEADOCK (George W Vincent and Jerome), Attorney-at-Law, 301-303 Bearinger Bldg, Mich Tel 273.

Weale Ethel, music tchr 433 Ketcham, bds same.

WEALE JOHN J, Teaming and Sale Stable, 224 S Baum, Tels: Mich 1007-L, Val 1349-B, Supt Public Works, City Hall, Tels: Mich 411, Val 384, Highway Dept 211 S Baum, Mich Tel 1599, res 433 Ketcham, Mich Tel 2344.

Weas, see Weiss, Wise and Wiese.

Weaver Agnes, res 325 S Jefferson av.

Weaver Flossie, cash girl J W Ippel Co, bds 1602 S Harrison.

Weaver George, lab, res 918 Carroll.

Weaver Irene A, packer, bds 918 Carroll.

Weaver James W, lab, res 217 Hayden.

Weaver John, miner, res 1602 S Harrison.

Weaver John G, miner, res 812 E Oakley.

Weaver Lillian, clk Sag City Gas Co, bds 1602 S Harrison.

Weaver Mildred, student, bds 1602 S Harrison.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

Weaver Sarah, packer, bds 1602 S Harrison.

Weaver Thomas A, miner, res 2257 S Hamilton.

Webb Charles E, motorman, bds 613 N Franklin.

Webb Frank E, lab, res 1219 Stephens.

Webb Wm H, res 533 N 3d av.

Webb Wm H, mach hd Wm Polson & Co, res 408 McCoskry.

Webber Christ, fireman, res 124 Sears.

Webber Christopher, carp, res 1102 N 9th.

Webber Della M, bds 3203 S Washington av.

Webber Frances E, bds 536 Millard.

Webber John, carp, res 123 N 14th.

Webber Mary, domestic 523 S Jefferson av.

Webber Max, piano tuner, bds 511 Owen.

Webber Park, Morris, Prospect, Gallagher and Glenwood av.

Webber Thomas K, lumber buyer Sag Mnfg Co, res 3203 S Washington av.

Webber Waldo K, trav agt Derry Lumber Co, bds 3203 S Washington av.

Weber A Maria Mrs, res 710 S Mason.

Weber Bertha (wid Wm F), res 1230 Genesee av.

VICTOR J. TATHAM, GROCERIES, MEATS AND FARM PRODUCE.
1709-1711 GENESEE AVENUE. BOTH PHONES.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

M. E. DANFORTH 113-115 S. JEFFERSON AVE.
Wholesale Photographic Supplies

Weber Charles, hlpr Wickes Boiler Co, bds 618 Hermansau, Carrollton.
Weber Chester, mngr bottling dept Natl Brg Co, bds 1230 Genesee av.
Weber Elizabeth M, bds 710 S Mason.
Weber George D, clk Sag Woodenware Co, res 621 Dearborn.
Weber George H, meatctr L W Yuncker, res 222 Douglas.
Weber Harriet A (wid Charles), bds 115 N 7th.
Weber John, finisher Opportunity Mnfg Co, res 623 Harrison.
Weber Lawrence, brewer Natl Brg Co, res 1110 N Bond
Weber Lorne W, local mngr Sun Life Assurance Co, res 235 S 9th.
Weber Mary A, tchr High School (e s), res 24 Schmelzer apts.
Weber Max, tuner Grinnell Bros Music House, rms 511 Owen.
Weber Nicholas, patternmkr, bds 511 S Harrison.
Weber Peter, carp, bds Pacific Hotel.

Insist on the

UNION LABEL

Weber Robert C, asst treas, res 1022 Lapeer av.
Weber Walter H, mngr Natl Brewing Co, res 639 S 4th av.
Weber Wm, polisher Sag Table & Cabinet Co, res 1005 Green.
Webster Albert, hlpr Wickes Boiler Co, res 928 S 4th.
Webster Andrew W, trav agt, bds 408 S Jefferson av.
Webster Daniel J, fireman, res 838 N 2d av.
Webster Delos L, metalwkr Sag Sheet Metal Works, res 616 S 12th.
Webster Frederick A, assembler, res 1415 N 8th.
Webster Irving W, clk T C Ryan, bds 930 N 6th av.
Webster May E, tchr High School, bds 623 S Weadock.
Webster Nicholas A, bridgetndr, res 930 N 6th av.
Webster Percy L, baggagemaster P M R R, res 907 Tuscola.
Webster Sarah J (wid Justus B), res w s Munson, 1 n of Cornelia (B V).
Weckerle Priscilla, prin Germania Kindergarten, rms 508 S Jefferson av.
Wedding August, foreman, res 216 Eddy.
Wedding Charles J, foreman, res 210 Eddy.

WHOLESALE RETAIL
COAL AND COKE { Ripslinger Bros.

Highland Brand
ASK YOUR JOBBER.
Pure Cider and White Pickling Vinegars are Unexcelled.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Wedding Frederick, weighmaster Joint Rate Weighing and Inspection Bureau, res 1212 Congress av.
Wedding Frederick L, bds 1212 Congress av.
Wedding John, appr Val Printing Co, bds 210 Eddy.
Wedding Wm F, baggagemaster M C R R, res 132 Harrison, Carrollton.
Wedding Wm J, pressman Val Printing Co, bds 210 Eddy.
Wedow Frank B, removed to Jackson, Mich.
Weed Albert E, phys 401½ Genesee av, res 411 Johnson.
Weedfall Andrew, lab, res 412 Gallagher.
Weedfall Anna C, dressmkr 22 Merrill bldg, res 1029 Vermont.
Weedfall Fred, boilermkr Wickes Boiler Co, bds Pacific Hotel.
Weedfall Grace, dressmkr Anna C Weedfall, bds 159 Maine.
Weedfall Henrietta (wid Wm), res 1029 Vermont.
Weekly Margaret Mrs, weaver M E I B.
Weeks, see also Wickes.
Weeks Frank, tapemkr Lufkin Rule Co, bds 418 Gilmore.

NEUENDORF & SCHMECK
The Progressive Pharmacists Compound your Prescriptions as the Doctor orders them
Two Stores { 420-422 W. Genesee Av. / 505 S. Michigan Ave. BOTH PHONES

Weeks Leo, clk Elks' Club, bds 915 Fitzhugh.
Weeks Willis E, removed to Flint, Mich.
Weese, see also Weas, Weiss, Wice, Wiese and Wise.
Weese Mary (wid Wm), bds 325 S 4th av.
Wegener, see also Wagner.
Wegener Blanche B Mrs, res 222 S 2d av.
Wegener Wm, res 528 N 13th.
Wegert Marie (wid Paul), milliner, rms 514 Hancock.
Wegert & Pesenecker (Minnie Pesenecker), milliners 416 Court.
Wegner, see also Wagner.
Wegner Augusta, maid 219 S Michigan av.
Wegner Charles F, coachman, res 141 N Carolina.
Wegner Frank A, pipeman Hose Station No 19, res 1620 S Webster.
Wegner Fredericka (wid Wm), bds 525 S 11th.
Wegner Herman F, mach Werner & Pfleiderer Co, res 525 S 11th.
Wegner Wallace W, packer Morley Bros, bds 1620 S Webster.
Wehan Augusta (wid Paul), res 627 Hermansau.

We Loan Money on Farms and City Property
VAL. TEL. 290 MICH. TEL. 528 TIERNEY BROS. 217 GENESEE AVE.

ELECTRIC FIXTURES AND SUPPLIES REID & SCHWEMER 408 TUSCOLA

Undertakers | **A. Deisler & Son**
Both Tels. 461-1R | **705-711 Germania Ave.**

Wehan Peter (Baumler & Wehan), res 2203 N Michigan av.
Wehan Wm, yardmaster, res 438 Hermansau.
Wehner Jacob, lab, res 820 N 6th av.
Wehner Joseph, hostler Bartow & Enright, rms 213 N Baum.
Wehner Ottilia (wid Carl), bds 409 Mershon.
Wehren Garrett C, cigarmnfr 910 W Genesee av, res same.
Wehren Gertrude F, bkpr Jerome Bros & Hammond, bds 910 W Genesee av.
Wehren John C, clk U S Health and Accident Ins Co, res 910 W Genesee av.
Wehren Wm J, bds 910 W Genesee av.
Wehring Emma S, smstrs, bds 127 Brown.
Wehring Nicholas, res 127 Brown.
Weichert Albert F, clk Popp & Wolf, res 641 Emily.
Weichmann, see Wiechmann.
Weidell Anthony, miner, res 119 Douglas.
Weidemaier Louis S, res 320 Perkins.
Weidemann, see also Widenmann.

MOTORS To Rent and Repaired
Agents - General Electric Motors in Stock
Daun, Crawford & Co.
ELECTRICAL CONTRACTORS
407 Ames Street, W. S. Phone Valley 3218-B

Weidemann Alfred W, pres A W Weidemann Land and Timber Co, res Ortonville, Mich.
Weidemann August, car repr, res 1822 Johnson.
Weidemann A Otto, clk Murphy & O'Hara, res 1404 Davenport av.
Weidemann A W Land and Timber Co, A W Weidemann pres, I A Thayer vice-pres, G L Smalling sec, Russell B Thayer treas, 613 Bearinger bldg.
Weidemann Christian, lab, res 245 S 14th.
Weidemann Clara, ironer Peerless Laundry and Dye Co, bds 245 S 14th.
Weidemann Harry, tmstr Symons Bros & Co, bds 245 S 14th.
Weidemann Herbert, miner, bds Charles B Nelson.
Weidemann Ida W, clk Sag Mnfg Co, bds 1309 Cherry.
Weidemann Joachim F, carp, res 1309 Cherry.
Weidemann Meta S, steno Wm B Mershon & Co, bds 1309 Cherry.
Weidenmiller Elsie A, smstrs, bds 411 N 13th.
Weidenmiller Herman R, driver Standard Oil Co, res 411 N 13th.
Weigel Arthur J, cost clk, bds 907 N Mason.

HEATING, STEAM WATER **PLUMBING** VENTILATION SEWERAGE
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating and Ventilating Co. **113 N. Water Street**

SAGINAW HARDWARE CO. West Side, 200-208 S. HAMILTON ST. Both Phones 2894
WHOLESALE HARDWARE, MILL SUPPLIES and PAINTS

SCHEMM'S "PRIVATE STOCK"
A PERFECT TABLE BEER.

Weigel Emma A, bds 907 N Mason.
Weigel Joseph A, bds 907 N Mason.
Weigel Joseph C, cabtmkr Sag Show Case Co Ltd, res 907 N Mason.
Weigel Louise M, tchr Fuerbringer School, bds 907 N Mason.
Weigel Mathias, lab, res 213 S Bates.
Weigel Mathias, lab, res 126 S Bond.
Weigel Peter, car repr, res 1008 Wadsworth av.
Weighman Charles, blksmith, res 1334 N 9th.
Weighman Frank, lab, bds Henry Weighman (B V).
Weighman George, student, bds Henry Weighman.
Weighman Henry, craneman P M R R, res Fuller nr Kimball (B V).
Weighman Leonard, mach hd, res 152 Harrison.
Weighman Mary, clk, bds Henry Weighman (B V).
Weigl Cecelia, tailor J L Weigl, bds 1023 Cass.
Weigl Effa, dressmkr Mrs E M Watson, bds 1318 Johnson.
Weigl Joseph L, tailor 309 Court, res 1023 Cass.
Weigl Mathias, shoemkr 1100 Court, res 126 S Bond.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

Weigl Rose B, dressmkr Mrs E M Watson, bds 1318 Johnson.
Weigl Rudolph F, appr F W Ganschow, bds 1023 Cass.
Weiland Albert P, res 729 Hoyt av.
Weiland Anna, bds 137 S Charles.
Weiland Anna, bds 729 Hoyt av.
Weiland Anna, domestic 636 S Weadock av.
Weiland August N, mach hd, bds 476 Bay.
Weiland Casimir A, driver Sulzberger & Sons Co, res 609 N Oakley.
Weiland Charles, lab, res 408 Martha.
Weiland Conrad J, bartndr, bds 1022 Throop.
Weiland Paul, miner, res 476 Bay.
Weiland Rose, domestic 509 S Park av.
Weinberg Abraham, res 200 Perkins.
Weinberg Benjamin I, res 716 Lapeer av.
Weinberg Edith, steno, bds 901 Mackinaw.
Weinberg Edward J, finisher Sag Show Case Co Ltd, res 413 N Mason.
Weinberg Edward J Jr, bottler J G Schemm Brg Co, bds 413 N Mason.
Weinberg Elsie B, steno, bds 901 Mackinaw.

OUR RUGS LAST FOR EVER.
Saginaw Rug Mfg. Co., 409 AMES STREET
BOTH TELS.

FIRE INSURANCE
BOTH PHONES 761
David Swinton
123 South Franklin Street

Schwahn-Khuen Agency,
INSURANCE WRITERS.

Weinberg Gustav C, yardman Sag Ice & Coal Co, res 901 Mackinaw.
Weinberg Ida, bds 901 Mackinaw.
Weinberg Isadore B, clothing 2705 S Washington av, res 215 Douglas.
Weinberg Louis, clk L J Richter, bds 901 Mackinaw.
Weinberg Manuel B, clothing 419 Genesee av, res 417 N Warren av.
Weinberg Mary, bds 200 Perkins.
Weinberg Samuel B, steno G T Ry, bds 200 Perkins.
Weinecke Albert, ins agt 130 N 4th av, res same.
Weinecke Antonie (Weinecke & Lavelle), res 1110 Tuscola.
Weinecke Dorothy, laundress St Mary's Hospital.
Weinecke Edwin O, cashr Symons Bros & Co, bds 203 N Park av.
Weinecke Harold P, draftsman Wickes Boiler Co, bds 130 N 4th av.
Weinecke Lou K (wid Frank G), res 203 N Park av.
Weinecke Louis V S, justice of peace, res 142 Elm.
Weinecke Martha, clk, bds 130 N 4th av.

Electric Supplies **J. GEO. FISCHER** **The Oldest**
TELS. VAL. 1174-B, BELL 539 **223 S. Washington Av.** **and Largest**
BICYCLES AND MOTORCYCLES

Weinecke Susan, domestic 1205 Genesee av.
Weinecke & Lavelle (Antonie Weinecke, Mary Lavelle), milliners 524 Genesee av.
Weiner Jacob, bottler Jos Winterhalter, res 820 N 6th.
Weiner Joseph, lab, rms 213 N Baum.
Weinshiemer John D, condr, rms 608 Potter.
Weinstock Jacob, lab, res 1508 S Granger.
Weir, see Wajer and Ware.
Weir Mabel (wid Guy G), res 815 Genesee av.
Weirauch Beretta (wid Gustav), res s e cor Munson and Fuller (B V).
Weirauch Bruno M, cigarmkr F H Mertz Co, res 621 Emily.
Weirauch Charles F, carp, res 916 Durand.
Weirauch Herbert, bds Oscar Weirauch (B V).
Weirauch Leona, bds Oscar Weirauch (B V).
Weirauch Lydia, bds Oscar Weirauch (B V).
Weirauch Matie, bds Oscar Weirauch (B V).
Weirauch Oscar, ship clk, res s w cor N 16th and Fuller (B V).
Weirauch Otto, bds Oscar Weirauch (B V).

PATENTS | **George B. Willcox**
1550 Holland Ave. | **Mechanical Engineer Bell Tel. 1266**

Manufacturers Of Kelly Island Lime | **REMER BROS.** | **COAL WOOD COKE**
300 Madison Street (W S)
401 N. Water Street (E S) **Both Tels.**

CLOAKS, FURS, MILLINERY,
Ladies' and Men's Furnishings.
WHOLESALE AND RETAIL.

THE SAFEST PLACE TO TRADE
Seitner Bros
SAGINAW'S BUSIEST STORE

Weirauch Paul, mach hd East Side Lumber Co, bds Mrs Beretta Weirauch (B V).
Weirauch Richard, mach hd, res e s Kimball, 2 s of Norman (B V).
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Weisberg Jacob, ladies' tailor 116 S Jefferson av, res 917 Cherry.
Weise George, mach, bds Edward Brautigan, Carrollton.
Weisenberg August M, driver, res 1341 Atwater.
Weisenmeyer Jacob W, bottle blower, bds Park House.
Weiss, see also Weas, Wiese and Wise.
Weiss Adam, tchr Holy Cross School, bds J W Weiss.
Weiss Adolph C, bds 518 Hermansau, Carrollton.
Weiss Arthur, lab, bds J W Weiss, Carrollton.
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Weiss Florence, tchr Holy Cross School, bds 140 N Woodbridge.
Weiss George, appr Wm B Mershon & Co, bds 518 Hermansau, Carrollton.
Weiss George, pressfeeder Friedman Printing Co, bds 639 S 11th.
Weiss George F (Weiss Bros), res 610 S Oakley.
Weiss Jennie C (wid Herman), res 200½ N Granger.
Weiss John Jr, cigarmnfr 140 N Woodbridge, res same.
Weiss John A, prin German Evangelical Lutheran School, Carrollton, res 518 Hermansau, Carrollton.
Weiss John P, bkpr Wm B Baum & Bro, res 415 N Porter.
Weiss J Wolfgang, farmer, res w s Hermansau, 3 n of Shattuckville rd, Carrollton.
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Weitz John, lab, res 410 Vermont.
Weitz Margaret, bds 410 Vermont.
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Welch Anna M, bkpr J A Schirmer, bds 304 S Warren.
Welch Catherine M, dressmkr 302 S Warren av, bds same.
Welch Charles M, dentist 3 Mason bldg, res 1515 Genesee av.
Welch Chester A, brakeman P M R R, res 446 N 2d av.
Welch Harry, bds 303 S Weadock av.
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Welch John, hostler Bartow & Enright, rms 312 N Baum.
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Weldin Ellison R, printer Sag Courier-Herald, res 1235 S Warren av.
Welensy Michael, lab, res 431 Ward.
Wellard Nora, rms 408 S Washington av.
Weller Beatrice, bds 601 Cherry.
Weller Edwin C, res 601 Cherry.
WELLINGTON ART CO THE, Fred Wellington Propr, 420 Hancock, Mich Tel 2962-L. (See page 11.)
Wellington Clara E (wid James), bkpr, res 1308 Hancock.
Wellington Clare F, bds 1308 Hancock.
Wellington E Annette, tchr Otto Roeser School, res 517 N Bond.
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Wells Bruce, cementwkr Sag Concrete Stone Co, bds 239 Alger.
Wells Catherine (wid John), bds 723 N 4th av.
Wells Clark, lab, bds 818 State.
Wells Earl, clk, bds 1620 S Harrison.
Wells Edgar S, res 1023 Madison.
Wells Florence S, bds 1600 S Harrison.
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Welsh Joseph H, bds 508 Holmes.
Welsh J Clarence, mach, bds 514 N Webster.
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Welzel Paul A, harnessmkr 615 S Harrison, res 1205 S Fayette.
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Wendlandt Clements, miner, bds 500 Bay.
Wendlandt Frank, mach hd, bds 500 Bay.
Wendlandt Helen (wid Martin), res 603 Bay.
Wendlandt Helen, bds 603 Bay.
Wendlandt Max, miner, bds 500 Bay.
Wendlandt Mollie, maid 324 N Jefferson av.
Wendlandt Wilhelmina (wid Christopher), res 500 Bay.
Wendlandt Wm M, fireman, bds 634 N 2d av.
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Wendt Wm R C, lab, bds 622 Division.
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Wenig John, trav agt, res 901 Cherry.
Wenig Ruth, student Bliss-Alger Business College, bds 901 Cherry.
Wenig Walter, clk G Wm Stolz, bds 901 Cherry.
Wennen Cora M (wid James), milliner B M Hartigan, bds 900 Davenport av.
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Wenzell Anna, bkpr, bds 1125 N Webster.
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Werner Hugo, clk, res 1135 Genesee av.
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WESLEY HOTEL, Emerson P Whaley Propr, cor Jefferson av and Tuscola, Tels: Mich 508, Val 678. (See page 11.)
Wesley Theodore, woodwkr C L Buckheit, res 429 15th.
Wesolek Agnes (wid Stanislaus), bds Andrew Wesolek.
Wesolek Andrew, lab, res r e s S 15th, 3 s of Burt.
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Wesolek Margaret, bds Frank Wesolek.
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Wesolek Mathilda, bds Frank Wesolek.
Wesolek Stanley, assemb, bds Andrew Wesolek.
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Wessel Katherine (wid Peter), res 335 S 12th.
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West Arthur L, condr P M R R, res 803 N 5th av.
West Arthur P, steno, bds 521 State.
West Carrie S (wid Frank E), res 521 State.
West Drusilla J, tchr Potter School, bds 519 N 4th av.
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West Elizabeth M, inspr, bds 334 N Warren av.
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Westcott Garry S, clk G T Ry, res 2124 S Washington av.
Westendorf Adelbert, student, bds 722 Ames.
Westendorf Albert, lab, res n s Sherman, 6 w of Carrollton, Carrollton.
Westendorf Bernhard, student, bds 722 Ames.
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Westendorf Emanuel F, bds 722 Ames.
Westendorf Felix, sausagemkr Sulzberger & Sons Co, res Carrollton.
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Westfall Matilda, res 132 N Charles.
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Commercial National Bank
115 North Hamilton St. See advertisement page 2

Westhoff Helen, bds 1014 Johnson.
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Weston, see also Wesson.
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Wetherby Emmeline S (wid David H), res 1615 S Hamilton.
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Wettlaufer Conrad S, carp, res 2010 Ames.
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Wettlaufer Flora, bds 2010 Ames.
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Whalen Edwin L, clk Peter Mitts, res 418 Howard.
Whalen Frank J, trav agt, bds 726 Sheridan av.
Whalen James W, tmstr L S Smith & Co, bds 222 N Warren av.
Whalen John, tmstr Sag Coal Co, res 805 S 4th av.
Whalen Katherine T, steno W U Tel Co, bds 726 Sheridan av.
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Whalen Richard P, marine engr, bds 726 Sheridan av.
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Whaley Glenn E, student, bds 223 S Porter.
Whaley Linton E, student, bds 223 S Porter.
Whaley Mason C, mach Mitts & Merrill, bds 918 Webber.
Whaley Myrtle, sorter, bds 807 S Woodbridge.
Whaley Rozell, barnman P Johnson & Son, rms 300 Germania av.
Whaley Vera L, tchr, bds 223 S Porter.
Whalin, see also Whalen and Whelan.
Whalin Earl C, student, bds 620 S 10th.
Whalen Lynn A, mach hd Lufkin Rule Co, bds 620 S 10th.
Whalin Wm R, foreman, res 620 S 10th.
Wharton Thomas, coal miner, bds Pacific Hotel.

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Whatley Wm E, student, bds 730 Emerson.
Wheaton Harry D, condr P M R R, res 512 N 3d av.
Wheaton Len, lab, rms 303 Lee.
Wheeler Alice Mrs, res 1118 Madison.
Wheeler Anna (wid Wm H), furn rooms 308 N Warren av.
Wheeler Charles, bds 637 S 9th.
Wheeler Clayton, fireman, res 637 S 9th.
Wheeler Floyd A, clk, bds 308 N Warren av.
Wheeler Harriet (wid Wm), bds 832 S Washington av.
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Whelan James, driver, bds 222 N Warren av.
Whelton Anna (wid Charles), res 125 Wheeler.
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Whelton Stafford, miner, bds 125 Wheeler.
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Williams Clara Mrs, bds 137 Marquette.
Williams Clarence, lab, bds 1626 N Oakley.
Williams Donald, lab, bds 1314 Throop.
Williams Edward, miner, bds Cleveland Hotel.
Williams Edward L, miner, res 656 Greenwich.
Williams Edward S, clk G W Bruske, res 812 Millard.
Williams Eleanor (wid Jeremiah H), res 220 S Bond.
Williams Elizabeth B (wid Henry G), news dealer 112 N Franklin, res same.
Williams Ellen (wid John), bds 315 N 11th.
Williams Florence M, student Bliss-Alger Business College, bds 123 Tremont.
Williams Floyd, mach, bds 512 N Bond.
Williams Frank, miner, res 626 Greenwich.
Williams Frank G, clk, res 517 S Granger.
Williams F Earl, driver, bds 722 Jackson.
Williams George, mach Lufkin Rule Co, res 754 Douglas

Prompt Delivery of Good Clean Coal
GENESEE COAL CO.
Bell Tel. 787 501 Emily St. E.S. Union and Durand W.S. Val. Tel. 422

Williams George, watchman, bds 1215 S Weadock av.
Williams George E, lab, res 634 Greenwich.
Williams George N, gasman, res 414 Martindale.
Williams George W, carp, res 830 Salt.
Williams Goldie M, steno, bds 811 Grout.
Williams Harry E, clk Mrs Lovina Williams, bds 737 Sheridan av.
Williams Harry P, engr P M R R, res 515 N Jefferson.
Williams Henry A, broommkr M E I B, bds same.
Williams Hugh A, bds 633 S Jefferson av.
Williams Jacob, mach hd, bds 754 Douglas.
Williams James (Williams Bros Candy Co), res 704 Genesee av.
Williams James, bds Jay C Patridge, Carrollton.
Williams Jesse T, toolmkr Jackson-Church-Wilcox Co, bds 1419 Ames.
Williams John (Williams Bros Candy Co), res 704 Genesee av.
Williams John, miner, bds 1608 S Webster.
Williams John A, miner, res 1404 Miller.
Williams John A, miner, bds 2423 Cooper av.

The Grande Livery, Sale and Boarding Stable
312 N. Hamilton Both Tels.

Grohman THE FLORIST
STORE 117 SO. JEFFERSON AVE.
Greenhouses opp. Forest Lawn Cemetery.
PHONE 248.

FRED D. FARMER, Optometrist
221 GENESEE AVE.
ARTIFICIAL EYES, HEARING APPLIANCES
We Make our Own Glasses

W. J. McCRON
LINOTYPE COMPOSITION A SPECIALTY
212-214-216 N. FRANKLIN

WILLIAMS JOHN J, Asst Postmaster (W S), res 712 S Porter, Val Tel 3287-B.
Williams Joseph, miner, res 2325 S Niagara.
Williams Joseph, lab, bds 1600 Congress av.
Williams Josephine, cook European House, bds same.
Williams Judson W, fireman, res 1303 Mackinaw.
Williams Juliet R (wid Stewart B), res 615 Vermont.
Williams Leah M (wid John), res 522 Johnson.
WILLIAMS LEWIS J, Building, Real Estate, Farms, Loans, Insurance and Brokerage, Notary Public, 416 Bearinger Bldg, Val Tel 834-A, res 304 Benjamin.
Williams Louis, propr The Grill, res Wright's Hotel.
Williams Lovina Mrs, grocer 737 Sheridan av, res same.
Williams Margaret E (wid Wm H), furn rooms 404 Potter.
Williams Marsena K, slsmn Asphalt Roofing Co, res 2210 S Fayette.
Williams Martha, clk Barie's, bds 633 S Jefferson av.
Williams Mary Mrs, maid Schuch Hotel, bds Cleveland House.
Williams Nellie Mrs, bds 1321 Germania av.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
GENERAL INSURANCE AND REAL ESTATE
Business Opportunities
Both Phones 822

Williams Nicholas (Williams Bros Candy Co), res 704 Genesee av.
Williams Nina, bds 304 Millard.
Williams Orie, lab, bds 139 N Alexander.
Williams Patience (wid Lodowick), res 437 Stanley.
Williams Peter (Williams Bros Candy Co), res 704 Genesee av.
Williams Phineas S, collr C F Adams Co, res 144 S Charles.
Williams Rachel Mrs, res 709 N Harrison.
Williams Ray S, motorman, bds 728 N 4th av.
Williams Richard, lab, res e s Maplewood av, 2 n of Hiland.
Williams Roy E, packer, res 915 S Fayette.
Williams Samuel, woodwkr Lufkin Rule Co, bds 709 N Harrison.
Williams Sarah E, tchr John Moore School, bds 220 S Bond.
Williams School, n w cor Williams and Harrison.
Williams Simon, lab, bds 709 N Harrison.
Williams Thelma, bds 418 S Water.
Williams Thomas, lab, rms 519 N Hamilton.

COOK WITH GAS

THE J. W. IPPEL CO. FANCY GOODS
Val. Tel. 2892 Mich. Tel. 3002

Williams Thomas D, res 123 Tremont.
Williams Thomas M, painter, res 2000 S Hamilton.
Williams Valentine V, lab, res 811 Grout.
Williams Walter E, condr P M R R, res e s Arthur, 2 s of Wadsworth av (B V).
Williams Warren, assembler Argo Electric Vehicle Co, bds 508 N Washington av.
Williams Wm, bds 633 S Jefferson av.
Williams Wm D, mach, res 1514 S Warren av.
Williams Wm T, lab, res 2162 S Fayette.
Williams Worden, drayman 722 Jackson, res same.
Williamson David E, res 627 N Harrison.
Williamson Lottie J, bds 627 N Harrison.
Williamson Thomas M, phys 2521 S Washington av, res 2003 same.
WILLIAMSON WM, Machine Shop, n w cor Williamson and Fordney, res 303 Cambrey.
Willing Theresa, domestic 706 Sherman.
Willing Wm, cutter, res 706 Sherman.
Willis Beatrice I, bds 426 Howard.
Willis Claude, engr, res 1308 Carroll.

Commercial National Bank
115 North Hamilton St. See advertisement page 2

Willis Ernest, bartndr G M Byerlein, res 715 Wadsworth av.
Willis Ernest, bds 1423 Phelon.
Willis Hanford F, sec-treas A F Bartlett & Co, res 426 Howard.
Willis John R, driver Curtin Bros, res 1423 Phelon.
Willoughby Olive, waiter **THE M W TANNER CO**, bds 1527 Tuscola.
Willox, see also Wilcox and Willcox.
Willox Anne (wid Peter), bds 618 Emerson.
Willox Walter C, tinsmith P M R R, res 330 N 6th av.
Wills John E, horseshoer 309 Germania av, res 610 Hill
Willsey Edwin, watchman P O (e s), res 357 S 11th.
Willson Eva, student, bds 1013 N Fayette.
Willson Ida, glass ctr Central Cut Glass Co, bds 1013 N Fayette.
Willson Wm T, lab, res 1013 N Fayette.
Willson Wm T Jr, clk D E Prall & Co, bds 1013 N Fayette.
Wilmot Edgar A, barber W C Posey, bds 407 Lapeer.
Wilmot Florence B, clk Barie's, bds 407 Lapeer av.
Wilmot G Albert, bartndr, rms 919 Tuscola.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 HIRBY BUILDING.
Health, Accident and Death Benefits. Paid Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

Bob White Poultry Feed
(Best on Earth) CALLAM MILLS

Wilmot Mary (wid Joseph H), res 407 Lapeer av.
Wilmot W Harry, restaurant 124 N Jefferson av, res 120 N Jefferson av.
Wilsey Silas, elev opr Geisler blk, bds 633 S Jefferson av
Wilsey Wm, lab, bds 511 S Harrison.
Wilson Adam G, carp, res 137 N Andre.
Wilson Agnes I, sorter W H Grenell, bds 623 Main.
Wilson Albert F, lab, res e s Madison, 2 n of Sugar.
Wilson Anna A (wid Elmer R), res 646 Douglas.
Wilson Arthur L, student Bliss-Alger Business College, bds 646 Douglas.
Wilson Beatrice, mach opr, bds 1703 S Webster.
Wilson Bernice M, music tchr 2169 S Michigan av, bds same.
Wilson Bertha, bds 512 Randolph.
Wilson Cameron, carp, res 220 Lapeer av.
Wilson Charles (aged 63), died June 22, 1912.
Wilson Charles, lab, bds 1421 S Hamilton.
Wilson David H, lab Peter Stine & Son, res 424 Lincoln av.
Wilson Donald E, bds 531 Millard.

W. A. WILL Maker of Men's Photographs Only
Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Wilson Dugald E (Tromley Wilson & Co), rms 605 Court.
WILSON EARL F, Pulpwood Supplies, 601-602 Bearinger Bldg, Both Tels 47, res 531 Millard, Mich Tel 654-L.
Wilson Earl J, bds 701 Davenport av.
Wilson Edward, mach hd, res 2173 S Fayette.
Wilson Edward H, carp 1703 S Webster, res same.
Wilson Eli, lab, bds Albert F Wilson, Carrollton.
Wilson Elias, lab, rms 326 S Washington av.
Wilson Ella, maid 624 N Washington av.
Wilson Ella E, steno Briggs & Cooper Co Ltd, bds 618 Stark.
Wilson Ella L Mrs, grocer 603 N Oakley, res same.
Wilson Elsie M H, mach opr Saginaw Silk Garment Co, bds 2169 S Michigan av.
Wilson Ethel L, clk, bds 409 S Mason.
Wilson Eva J (wid Charles), res 1603 S Michigan av.
Wilson Fannie, student, rms 135 N Oakley.
Wilson Fannie (wid David), bds 521 Stark.
Wilson Florence M, bkpr, bds 409 S Mason.
Wilson Flossie, domestic 319 S Weadock av.

HENRY FEICE & SON, Agents for
Globe-Wernicke Sectional Book Cases.
113-121 SOUTH BAUM. Tels. Mich. 140-L. Val. 1099-A.

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

127 N. Franklin St. Saginaw, Mich.
Bliss-Alger COLLEGE.
Day & Night School Enter any time

WILSON FLOYD A, Lawyer, 601-602 Bearinger Bldg, Both Tels 47, res 527 Sheridan av, Mich Tel 861-J.
Wilson Galen E, traffic mngr J T Wylie & Co, res 800 Howard.
Wilson George M, trav agt, res 701 Davenport av.
Wilson George W, dairy 512 Randolph, res same.
Wilson George W, condr, res 820 N 3d av.
Wilson Gordon, res 936 S 4th av.
Wilson Hannah (wid Hiram E), bds 137 N Andre.
Wilson Harry, tmstr Sag Coal Co, bds 1603 S Michigan
Wilson Harry H, bds 512 Randolph.
Wilson Harry L, adv solr Sag Daily News, res 533 Sheridan av.
Wilson Hattie, bds 512 Randolph.
Wilson Helen, bds 424 Lincoln av.
Wilson Henry H, millwright, res 717 Clark.
Wilson H Roy, phys 524 Potter, res 512 Astor.
Wilson Ina D, sorter Sag Grain Co, bds 603 N Oakley.
Wilson Ina M, mach opr Saginaw Silk Garment Co, bds 126 Schaefer.
Wilson Ira R, engr, res 126 Schaefer.

F. TAUB & SONS, Architects
Builders and Dealers in Real Estate
OFFICE 515 N. HAMILTON ST. Tels: Bell 3037-J, Valley 3371-M

Wilson James A, blksmith, res 618 Stark.
Wilson James E, road foreman of engines P M R R, res 1209 Carroll.
Wilson James L, driver Milne Bros, res 510 N 4th av.
Wilson John, res 616 River.
Wilson John, bench hd Wm Polson & Co, res 2169 S Michigan av.
Wilson John, driver, res 1603 S Michigan av.
Wilson John, janitor Merrill bldg, res 615 N Porter.
Wilson John, woodwkr Lufkin Rule Co, bds 424 Lincoln
Wilson John C, miner, res 210 Greenwich.
Wilson Joseph D, bricklayer, res 708 S 10th.
WILSON JOSEPH M, Physician and Surgeon, Office Hours 9 to 11 A M, 1 to 4 and 6 to 8 P M, 524 Potter, Val Tel 259-A, res 637 N 2d av, Tels: Mich 259, Val 259-B.
Wilson Joseph R, asst engr City Water Works, res 211 N Mason.
Wilson Julia E, sorter Sag Grain Co, bds 603 N Oakley.
Wilson Kate M B, supervisor of music Board of Education (e s), bds 623 S Weadock av.
Wilson Lewis V B, lab, res 623 Maine.

H. A. Savage Co. 604 Bearinger Building Bell Phone 500
Plate Glass & Burglary Insurance of all kinds
Municipal BONDS
THOS. D. BUICK Telephones {Bell 365 Valley 597} 211-212 BEARINGER BUILDING
MODERN PREFERRED STOCKS

MURPHY & O'HARA
714-716 Genesee Avenue.
Both Phones.
Dealers in all kinds of
CARPETS, RUGS, OIL CLOTHS
AND LINOLEUM.

Flour, Feed and Farm Produce
VICTOR J. TATHAM
1707-1711 GENESEE AVENUE
Groceries and Meats
BOTH PHONES

Wilson Lillian M, asst bkpr J W Ladd Co, bds 618 Stark
Wilson Lois, tchr High School, bds 623 S Weadock av.
Wilson L Mae, bds 717 Clark.
Wilson Margaret A, clk **THE M W TANNER CO,** bds 618 Stark.
Wilson Mary, bds 413 N Oakley.
Wilson Mary J (wid John), bds 623 Maine.
Wilson Maude, steno J O Newberry, bds 624 N 6th av.
Wilson Minnie, bds 1121 Monroe.
Wilson Pearl, mach opr, bds 132 Jordan.
Wilson Richard, res 1001 Almira.
Wilson Richard T, contr 409 S Mason, res same.
Wilson Robert, condr P M R R, res 520 Astor.
Wilson Thomas W, police, res 413 N Oakley.
Wilson Timothy A, clk John Schmelzer, res 144 Cornelia.
Wilson Vida, tchr Emil Herig School, bds 211 N Mason
Wilson Willard C, sausagemkr C W Henning & Son, res 522 Remington.
Wilson Wm H, motorman, res 523 Hill.
Wilson Wm R, city slsmn Phipps, Penoyer & Co, res 714 N Hamilton.

Alert Pipe and Supply Co.
Mill, Mine and Factory Supplies
201-207 N. Washington Ave. Saginaw, Mich.

Wilson Wm W, collr, bds 312 S Warren av.
Wilson W Delmont, cabtmkr, res 920 Stone.
Wilson Zola S, bds 714 N Hamilton.
Wilsterman Alfred W, clk U S Health and Accident Ins Co, bds 218 S 7th.
Wilsterman Electric Co (Fred C and Wm G), 111 S Weadock av.
Wilsterman Fred, slsmn Great A & P Tea Co, res 218 S 7th.
Wilsterman Fred C (Wilsterman Electric Co), res 226 S 6th av.
Wilsterman John H, saloon 109 S Weadock av, res 226 S 6th av.
Wilsterman John N, clk Heavenrich Bros & Co, bds 218 S 7th.
Wilsterman Lena, fur finisher C F Oppermann, bds 226 S 6th av.
Wilsterman Marie A, dressmkr Mrs G Norris, bds 218 S 7th.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

KODAKS AND CAMERAS
At M. E. Danforth's 113-115 S. Jefferson Ave.

Wilsterman Wm G (Wilsterman Electric Co), res 226 S 6th av.
Wilt George P, erector Wickes Boiler Co, res 720 N 6th.
Wilts Manley, porter Potter Cafe, res 616 Potter.
Wilton Charles H, pipeman Hose Co No 1, res 918 Johnson.
Wilton Raymond, hlpr P M R R, bds 307 Clarke.
Wiltse Benjamin, deputy sheriff, res 723 Lyon.
Wiltse Chauncey R, motorman, res 725 N Oakley.
Wiltse Cornelius H, carp, res 111 Bliss.
Wiltse Daniel, foreman Joliet Bridge & Iron Co, rms Sherman House.
Wiltse Ethel M, bds 111 Bliss.
Wiltse Eugene E, slsmn, bds 1021 S 4th av.
Wiltse Jay F, tmstr L C Smith & Co, res 528 Remington av.
Wiltse Margaret Mrs, ironer Peerless Laundry & Dye Co, bds 616 Potter.
Wiltse Norman L, cashr Sulzberger & Sons Co, bds 111 Bliss.
Wiltse Ruth, bds 723 Lyon.

DEMAND
Union-made Cigars

Wiltse Verna M, tchr, bds 528 Remington.
Wiltse Wendell J, motorman, res 1314 Throop.
Winans Sarah J (aged 67), died Jan 4, 1912.
Winas Julia Mrs, furn rms 113 N Fayette, res same.
Winas Wm J, carp 113 N Fayette, res same.
WINDHAM P S, Physician and Surgeon, Office Hours 2-4 and 7-8 P M, 302 N Michigan av, res same, Both Tels 2809.
Windham Thomas H, bds 302 N Michigan av.
Wines, see also Wynes.
Wines Felix, res 227 Wisner.
Wines George A, mach hd Lufkin Rule Co, bds 227 Wisner.
Wines James N, bds 220 Emerson.
Wines Joseph, lab, bds 316 N Warren av.
Wines Wm E, brakeman, bds 227 Wisner.
Wing Frederick E, motorman, res 454 S 11th.
Wing Lena (wid Stephen), res 713 Tuscola.
Wingett Hortense A, clk **THE M W TANNER CO,** bds 212 Wadsworth av.
Wingett Reuben, lab P M R R, res 212 Wadsworth av.
Wingurt Augusta (wid Gustav), res 921 Vermont.

RIPSLINGER BROS., Cinders and Cement
Hardwood and Pine Cuttings, Lumber, Lath and Shingles

Oakland Vinegar and Pickle Co.
CIDER VINEGAR. IT IS SUPERIOR.
MANUFACTURERS OF "OAKLAND" Brand
Try it and be convinced. ASK YOUR JOBBER.

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GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

Wingurt Ferdinand, mach opr Natl Engineering Co, bds 921 Vermont.
Wingurt Grace A, mlnr R C Strieter, bds 921 Vermont.
Wingurt Wm H, mach, bds 921 Vermont.
Wininger R Vern, clk Jackson-Church-Wilcox Co, res 609 Cass.
Winkler Carl F, mining engr, bds 1116 Genesee av.
Winkler Clara M, student, bds 553 Emily.
Winkler Cora M, bds 528 S Warren av.
Winkler Edward, bds 553 Emily.
Winkler Elizabeth (wid Michael), res 1116 Genesee av.
Winkler Elizabeth C, res 314 S 6th av.
Winkler Emma L (wid John F), dressmkr 620 Clinton, res same.
Winkler Esther A, bkpr Whipple Electric Co, bds 1501 Janes av.
Winkler Frank H, barber Fox Bros, res 1011 W Genesee
Winkler George H, student, bds 1124 Genesee av.
Winkler George M, bkpr, res 205 Mott.
Winkler George M, shoemkr 409 Elinor, res same.
Winkler Helen, student, bds 1124 Genesee av.

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Ask us about our New Discovery for Eczema, Pimples And other skin Diseases

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The Progressive Pharmacists
Two Stores 420-422 W. Genesee Ave. 505 S. Michigan Ave.

Winkler Henry F, blksmith J S Breiter, bds 404 W Genesee av.
WINKLER JOHN F, Dealer in Ice, 323 Genesee av, Both Tels 410, res 528 S Warren av, Both Tels 410-2R.
Winkler John M, res 1501 Janes av.
Winkler Lillian M, bds 553 Emily.
Winkler Minnie (wid John G), res 553 Emily.
Winkler Naomi, student Bliss-Alger Business C ollege, bds 441 S 5th av.
Winkler Ruth, tchr, bds 441 S 5th av.
Winkler Simon J Rev, res 441 S 5th av.
Winkler Stephen G, contr, 1124 Genesee av, res same.
Winkowski Frank, mach hd Feige Desk Co, bds 88 Annesly.
Winn Mildred E, steno Sag Insurance Agency, bds 1817 Janes av.
Winship John T, res 314 N Jefferson av.
Winship Virginia, student, bds 314 N Jefferson av.
Winston Clarence N, student, bds 332 Howard.
Winston Frank D, plumber C J Martin, bds 1120 Fitzhugh.

Tierney Bros.
217 Genesee Avenue
Val. Tel. 290 Mich. Tel. 528

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ON YOUR WAGES, WITHOUT ENDORSERS OR SECURITY

REID & SCHWEMER ELECTRICAL CONTRACTORS
Mich. Tel. 807-J 408 Tuscola

A. Deisler & Son | **UNDERTAKERS Chapel in Connection**
705-711 Germania Ave.

Winston Frances Mrs, res 1218 Fitzhugh.
Winston Samuel A, mach Mitts & Merrill, res 414 Meredith.
Winston Wm J, foreman Mitts & Merrill, res 332 Howard.
Winter Anna A (wid John), res 124 Wadsworth av.
Winter Caroline, bds John Winter, Carrollton.
Winter Charles, lab, bds 115 Ring.
WINTER CHRISTIAN A, Attorney-at-Law, 3 Heavenrich Blk, Val Tel 601-B, bds John Winter, Carrollton
Winter Emma (wid Charles J), rms 225 N Jefferson av.
Winter Ernest J W, mach Wm B Mershon & Co, res n s Shattuckville rd, opp Harrison, Carrollton.
Winter Ferdinand J, bkpr Mich Sugar Co, bds 321 Carlisle.
Winter John, farmer, res n s Shattuckville rd, 2 w of Harrison, Carrollton.
Winter Julia, mach opr, bds John Winter, Carrollton.
Winterhalter Anna, bds 101 Wadsworth av.
Winterhalter Charles, saloon 109 Wadsworth av, bds 101 same.

Daun, Crawford & Company
Electrical Contractors Motor Repair Work our Specialty
Armature Winding Agents-General Electric Motors in Stock 407 Ames St. W. S.

WINTERHALTER JOSEPH, Wholesale Wines, Liquors and Cigars, Agt Kern's Port Huron Beer and Bottling Works, 107-109 Wadsworth av, cor N 6th av, Tels: Mich 781, Val 84, res 101 same, Val Tel 197.
Wintermeyer A Philip, clk W R Ferris, bds 318 S 9th.
Wintermeyer J Frederick, lab, res 318 S 9th.
Wintermeyer Minnie B, presser C F Aubry, bds 318 S 9th.
Winters Ezra B, slsmn Booth & Boyd Lumber Co, res 636 Howard.
Winters Mary J (wid Samuel), bds 310 Kirk.
Winters Onesime (wid Paul), res 721 N 7th.
Winters Wm A, hostler, res 926 N 5th av.
Winterstein Agnes, bds 201 S Andre.
Winterstein Alma, clk R Christensen, bds 201 S Andre.
Winterstein Charles J F, hlpr Sag Sheet Metal Wks, res 257 Hermansau.
Winterstein Christopher F, clk C A F Dall, bds 201 S Andre.

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West Side, 200-208 S. Hamilton St. Both Phones 2894

EUREKA BOILERS STEAM WATER HEATING
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating & Ventilating Co. 113 N. WATER ST. SAGINAW, MICH

DRINK SCHEMM'S BEER
SAGINAW, MICH. IT IS PURE.

WINTERSTEIN ED A, Tin, Copper and Sheet Iron Worker, Galvanized Roofing a Specialty, 1224 Court, Tels: Mich 3348-J, Val 3432-A, res 410 S Webster, Mich Tel 3115-L. (See right center lines.)
Winterstein George, tailor Beach Tailoring Co, res 132 N 4th av.
Winterstein Herman F R, collr Grinnell Bros Music House, res 223 S Andre.
Winterstein Ida, dressmkr 201 S Andre, bds same.
Winterstein Inez, bds 201 S Andre.
Winterstein John C, agt, res 201 S Andre.
Winterstein John M, res 512 N Charles.
Winterstein John M, grocer 1701 N Bond, res 603 N Porter.
Winterstein Julia E L, tailor Beach Tailoring Co, bds 257 Hermansau.
Winterstein Julia M, mlnr Mrs G M Chase, bds 201 S Andre.
Winterstein J Christopher, res 201 S Andre.
Winterstein Matilda, steno Symons Bros & Co, bds 410 S Webster.

Plumbing 808 Janes Ave. Chas J. Martin Heating BOTH PHONES

Winterstein Otto A F, hardware 903 Lapeer av, res 210 S 6th av.
Winterstein Pauline E, mach opr Sag Silk Garment Co, bds 119 S Granger.
Winterstein Roland, student, bds 201 S Andre.
Winterstein Waldemer J, tinner, bds 410 S Webster.
Winton Norman, lab, res 707 N Oakley.
Wipplinger Ernestina (wid Michael), res 211 Hermansau.
Wirsing Fred L, attndt W J Witt, res 1106 McCoskry.
Wirth, see also Werth and Worth.
Wirth Andrew, butcher, res 413 N Fayette.
Wirth Bertha, res 203 N Granger.
Wirth Christopher P, assembler Jackson-Church-Wilcox Co, res 701 Cleveland.
Wirth George, bds 233 S Jefferson av.
Wirth George, butcher, res 1612 Hancock.
Wirth John A, lab, res 413 N Fayette.
Wiscjaits John, lab, res 114 Cambrey.
Wise Edgar B, brakeman P M R R, bds 402 N 3d av.
Wise Harry, miner, bds 202 Annesly.

Swinton & Co. Paper, Stationery and Books. 123 South Franklin St. BOTH PHONES 761

WE WANT YOUR OLD CARPETS. YOU WANT OUR RUGS.
SAGINAW RUG MFG. CO., 409 AMES STREET. BOTH PHONES.

Schwahn-Khuen Agency,
INSURANCE WRITERS.

Wise Lawrence, molder A F Bartlett & Co, res 512 S 10th.
Wise Sidney P, chauffeur, res 1019 Atwater.
Wise Wm, bds 1019 Atwater.
Wise Wm H, watchman, res 536 Owen.
Wiser Archibald A, restaurant 121 Genesee av, res 306 Carroll.
Wiser Charles, cook A W Wiser, res 117 High.
Wiser Eunice A, clk Wm Wiechmann, bds 306 Carroll.
Wiser John, gateman, bds 117 High.
Wiser Lawrence W, electrn, rms 306 Carroll.
Wismer Audrey, clk U S Graphite Co, bds 133½ S Washington av.
Wismer Edward G, bartndr Everett House, res 133½ S Washington av.
Wismer Lovina (wid George W), res 133½ S Washington av.
Wisner, see also Wesener and Wysner.
WISNER GEORGE M, Justice of the Peace, 309 Genesee av, Tels: Mich 1942-J, Val 262-M, res w s Genesee av, 1 s of Tatham R F D 6.

MOTORCYCLES J. GEO. FISCHER 223 S. WASHINGTON AV. Tels. Val. 1174-B, Bell 539 — TIRES, SUNDRIES REPAIRING, GAS MANTLES, ELECTRIC SUPPLIES — **BICYCLES** First in the BUSINESS

Wisner J Henry, clk Mrs M M Simmons, bds 700 N 3d.
Wisner Ora E (wid Chauncey W), bds 908 Germania.
Wisniewski Albert, lab, res 740 Sheridan av.
Wisniewski Anna, bds 337 S 14th.
Wisniewski Apolonia, bds 254 Jackson, Carrollton.
Wisniewski Helen, bds 254 Jackson, Carrollton.
Wisniewski Joseph, cigarmkr, bds 337 S 14th.
Wisniewski Joseph, driver, res 833 S 13th.
Wisniewski Joseph, lab, res n s Holland av, 5 n of S 17th.
Wisniewski Joseph, mach hd, bds Stanislaus Gormy.
Wisniewski Julia, clk Theodore Kaspersak, bds 254 Jackson, Carrollton.
Wisniewski Ladislaus (Borowicz & Wisniewski), res s w cor Wadsworth av and Kimball (B V).
Wisniewski Leo, res 620 Perkins.
Wisniewski Peter, lab, res 2110 S Jefferson av.
Wisniewski Stephen, miner, bds 254 Jackson, Carrollton
Wisniewski Thomas, saloon 131 N Baum, res 337 S 14th
Wisniewski Veronica (wid Paul), res 254 Jackson.
Wisniewski Wladislaus (Borowicz & Wisniewski), res 1012 Wadsworth av.

PATENTS 1550 Holland Ave. | **George B. Willcox** Mechanical Engineer Bell Tel. 1266

REMER BROS. 300 Madison Street (W. S.) 401 N. Water Street (E. S.) Both Tels. — BRICK AND CEMENT — HARD WALL PLASTER

CLOAKS, FURS, MILLINERY,
Ladies' and Men's Furnishings.
WHOLESALE AND RETAIL.

THE SAFEST PLACE TO TRADE
Seitner Bros
SAGINAW'S BUSIEST STORE

Wisocki John, lab, bds 526 S 13th.
Wissmueller Edward L, pressman W J McCron, res 217 S 13th.
Wissmueller Emil, scaler, res 2160 Mackinaw.
Wissmueller Julia E, maid 1032 S Jefferson av.
Wissmueller Martin B, mach hd Feige Desk Co, bds 111 Parkwood av.
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Witherell Gard C, brakeman P M R R, res 665 N 5th av
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Witheridge Edward A, ship clk Alert Pipe and Supply Co, bds 138 Pleasant.
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Witheridge George A, agt, res 723 Benjamin.
Witheridge Wm, treas Caledonia Coal Co Ltd, res 138 Pleasant.
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Witt Sophia (wid Charles F M), res 229 N 4th av.
Witt Wm J, turkish baths 128 N Washington av, res 833 S Jefferson av.
Witte Adolph, mach hd, bds 1209 Cherry.
Witte Charles, mach hd Lufkin Rule Co, res 525 S 14th
Witte Henry F, foreman Lufkin Rule Co, res 228 Brown
Witters Frederick H, with Witters' Laundry, res 604 Hoyt av.
WITTERS HENRY, Propr Witters' Laundry, 112-116 N Jefferson av, Both Tels 289, res 608 Hoyt av, Mich Tel 2191-L.
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Wittmuss Charles, lab, res 326 S 14th.
Wittmuss Edward W, cigarmkr, bds 332 S 14th.
Wittmuss Otto A, driver J W C Pendell & Son, bds 332 S 14th.
Wittmuss Theodore, res 332 S 14th.
Witz Aaron, lab, bds Wm E Chotate (B V).
Witz Catherine (wid Isaac), res 1209 N Harrison.
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Witz Jemima (wid John), bds 221 Center.
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Wobig Elsie, bds 1912 Ames.
Wobig Frank A, mason, res 1912 Ames.
Wobig Frank G, bench hd A T Ferrell & Co, res 422 Bay.
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Wobig Louisa (wid August), bds 434 Bay.
Wobig Walter, lab, bds 2323 Ames.
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Wohlfeil Herman F, foreman, res 717 Bay.
Wohlfeil Otto, mach hd, bds 159 Blackmore.
Wohlfeil Wm, lab Opportunity Mnfg Co, bds 159 Blackmore.
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Wright Harry S, mach hd, res 2516 N Michigan av.
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Wuestenberg Theresa, res 1625 Germania av.
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Wulfers Dora M, clk, bds 430 S 12th.
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Zimmermann Wm C, carp, res 301 S Mason.
Zimmermann Wm C, mach hd, bds 149 Wright.
ZINCK HERMAN H, Advertising Distributing and Sign Tacking, Deliveries Made to Grocers, Druggists and Professionals, 1018 Benjamin, res same, Val Tel 184-B.
Zinck Wm, lab, res 1343 N 10th.
Zinck Wm J, boilermkr The Wickes Boiler Co, res 428 Hermansau.
Zinnecker George H, res e s Kimball, 2 s of Wadsworth.
Zinnecker Louise, bds George H Zinnecker (B V).
Zinser Wm, mach Wm B Mershon & Co, res 447 S 11th
Zion Baptist Church, n w cor Johnson and 2d av.
Zion Evangelical Lutheran Church, s e cor Hancock and N Mason.
Zipke Elsie, waiter, bds 764 Ring.

Engraved Cards, Invitations, Announcements and Stationery Send for Samples and Prices

The H. B. Arnold Company
Loose Leaf Ledgers 129 No. Franklin Street

Cleaning and Dyeing of Wearing Apparel, Household Furnishings, Carpets, Etc.
Cosendai Dye Works Established 1877
127 to 133 N. Jefferson Ave Both Phones

Zirwes Harry W, trav agt Symons Bros & Co, res Bay City, Mich.
Zissler Frederick J, grinder Mitts & Merrill, res 518 Emily.
Zissler Frederick S, carp, bds 518 Emily.
Zito Adeline, smstrs Heagany-Treanor, bds 610 Potter.
Zito Amelia, bds 610 Potter.
Zito John, confr and cigars 610 Potter, res same.
Zito Rose, bds 610 Potter.
Zittel Alexander, lab, bds 409 Chestnut.
Zittel David, molder, res 525 Greenwich.
Zittel Frederick, lab, bds 409 Chestnut.
Zittel Martin, lab, res 409 Chestnut.
Zittel Martin Jr, lab, bds 409 Chestnut.
Zittel Sophia, bds 409 Chestnut.
Zlotorzynski Isabelle, bds 250 Macauley.
Zlotorzynski Joseph, lab, res 250 Macauley.
Zlotorzynski Josephine, bds 250 Macauley.
Zoeller Edith, bds 115 S Andre.
Zoeller Elizabeth, tchr, bds 115 S Andre.
Zoeller Emma (wid Charles), res 115 S Andre.

MAPLE FLOORING CLIPPINGS
HEMLOCK, MAPLE SLABWOOD AND PINE KINDLINGS
GENESEE COAL CO. 501 Emily Street E. S. Union and Durand W. S.

Zoeller Jessie Mrs, res 752 Arthur.
Zoellner Amalia, steno J B Peter, bds 266 Hermansau.
Zoellner Esther E, bds 266 Hermansau.
Zoellner Gustav, carp, res 266 Hermansau.
Zoellner Herman J, sheetmetalwkr, res 243 Schaefer.
Zoellner Otto H, clk W P Tredo, bds 266 Hermansau.
Zoellner Walter J, clk, res 121 N 7th.
Zolinski Bernard, bds 357 S 14th.
Zolinski Blanche, dressmkr, 357 S 14th, res same.
Zolinski George W, clk E A Robertson Co, bds 357 S 14th.
Zolinski Helen J, dressmkr, bds 357 S 14th.
Zolinski Ignatz, lab, res 357 S 14th.
Zolinski John, clk, bds 357 S 14th.
Zolinski Joseph, cabtmkr, res n w cor Fuller and Stark.
Zolinski Joseph, lab, res 512 S 9th.
Zolinski Margaret, hlpr E A Robertson Co, bds 107 Annesly.
Zolinski Martha, bds 357 S 14th.
Zolinski Stanley, carp, res w s N 16th, 2 s of Fuller.
Zolinski Tony, bds Joseph Zolinski.

John Russell 312 N. Hamilton VETERINARY SURGEON AND DENTIST Both Tels.

Grohman THE FLORIST STORE 117 SO. JEFFERSON AVE. Greenhouses opp. Forest Lawn Cemetery. PHONE 248.

FARMER'S GLASS FACTORY
MAKE THEIR OWN SPECTACLES

Zolinski Wm, lab, bds Joseph Zolinski.
Zorn John G, mach Jackson-Church-Wilcox Co, res 838 Brockway.
Zorn Henry J, slsmn, res 1703 Mackinaw.
Zorn Leonard A, foreman Sag Table & Cabinet Co, res 717 S Mason.
Zorn Michael G (Zorn & Gartner), res 990 Brockway.
Zorn Minnie A, clk Valley City Coffee & Spice Mills, bds 1014 N Washington av.
Zorn & Gartner (Michael G Zorn, Anton Gartner), market gardener 990 Brockway.
Zschoerner Charles A, drayman, bds Hotel Rice.
Zschoerner Cigar Co (Henry G and Louis M Zschoerner), 315 Genesee av.
Zschoerner Edward D, lab, bds 523 Throop.
Zschoerner Ernest W, drayman 523 Throop, res same.
Zschoerner Henry G (Zschoerner Cigar Co), res 119 S Park av.
Zschoerner Louis M (Zschoerner Cigar Co), res 324 S 6th av.

Ames Realty Co.
214 Germania Ave. (Ground Floor)
REAL ESTATE
City and Farm Property
Both Phones 822

Zschoerner Marie A, student, bds 523 Throop.
Zschoerner Royal E, auto finisher, bds 523 Throop.
Zschoerner Wm, tmstr, bds 1023 N Bond.
Zuber Christian, porter Everett House, rms 110 S Weadock av.
Zuber Dorothea (wid Benjamin), res 110 S Weadock av.
Zuber Elizabeth, bds 110 S Weadock av.
Zuber Harold E, timekpr Wickes Boiler Co, bds 506 Carlisle.
Zuber Henry, sheetmetalwkr, res 512 Meredith.
Zuber Katherine (wid Joseph), bds 1426 S Warren av.
Zuber Mary H, dressmkr Mamie C Doyle, bds 309 S 4th.
Zuber Mark, sale stable, rms 114 N Washington av.
Zuber Michael, coachman F W Carlisle, res 506 Carlisle.
Zuber Myron A, clk H H Green, bds 506 Carlisle.
ZUBER WM, Boarding and Sales Barn, Horse Clipping Etc, 110 S Weadock av, res same, Val Tel 1401-A.
Zubler Susan, tchr Durand School, bds 817 Court.
Zuchowski Frank, lab, res 1828 Maple.
Zuchowski Herman, car repr, res 151 S 15th (B V).
Zuchowski Wm, carp, res 524 N 10th.

COOK WITH GAS

COMMERCIAL PRINTING.
W. J. McCRON
212-214-216 N. FRANKLIN.

THE J. W. IPPEL CO. HOSIERY and Underwear
Val. Tel. 2892 Mich. Tel. 3002

Zucker Clarence, student Bliss-Alger Business College, bds Wesley House.
Zuckermandel, see also Mandel.
Zuckermandel Andrew, contr 524 S 4th av, res same.
Zuckermandel Ella (wid Stephen), res 1313 Lapeer av.
Zuckermandel Ella, student, bds 1313 Lapeer av.
Zuckermandel Ethel, dressmkr Mrs E M Watson, bds 1313 Lapeer av.
Zuckermandel George H, supt Wickes Boiler Co, bds 524 S 4th av.
Zuckermandel Mabel, dressmkr Mrs E M Watson, bds 1313 Lapeer av.
Zuckermandel Stephen, clk Symons Bros & Co, bds 1313 Lapeer av.
Zuehlke Albert E, cigarmkr, res 222 S 5th av.
Zuehlke Cordula F A, bds 1017 Janes av.
ZUEHLKE HUGO F (Gruber & Zuehlke), Maker of Home Made Wines, 1017 Janes av, Tels: Mich 497-J, Val 455, res same. (See left center lines.)
Zuehlke Mary Mrs, bds 336 S 9th.
Zuelch George, mason Wickes Boiler Co, res 116 S 7th.

Commercial National Bank 115 NORTH HAMILTON ST.
Departments: COMMERCIAL—SAVINGS 3%—COLLECTION—
SAFE DEPOSIT BOXES See advertisment page 2

Zuelch Olga, student Bliss-Alger Business College, bds 116 S 7th.
Zuellig Anna, maid 629 S Washington av.
Zuellig Henry F, carp, res 2202 S Michigan av.
Zuller Sarah (wid Wm H), bds 714 Ring.
Zuller Wm H, farmer, bds 714 Ring.
Zumar Frank, miner, res 412 Julius.
Zumar Johanna (wid George), bds 2603 S Jefferson av.
Zummer Charles, mach hd, res 2220 S Jefferson av.
Zuver Blanche, bds 407 N Harrison.
Zuver Glenn E, bds 407 N Harrison.
Zuver LeRoy B, slsmn, res 1509 S Fayette.
Zuver Liberty F, res 407 N Harrison.
Zwack Lorenz, janitor Fuerbringer School, res 2000 State.
Zwack Louise, bds 2000 State.
Zwerk Adolph J, decorator 314 S 12th, res same.
Zwerk Alma M L, bds 922 Fitzhugh.
Zwerk Carl F, carp, res 621 S 9th.
Zwerk Emma, dressmkr 123 S 4th av, bds same.
Zwerk Frances D, bds 314 S 12th.

Henry Boehlke & Son PAINTING, FRESCOING Wall Paper, Paper Hanging
800 S. FOURTH AVE. Valley Tel. 88. Mich. Tel. 1037.

North American Accident Ass'n.
801 KIRBY BUILDING.
Health, Accident and Death Benefits. Paid Policy after Five Years' Membership.
VALLEY PHONE 1071-M.
AGENTS WANTED.

OPPORTUNITY FLOUR
Delivered Direct to your Home
CALLAM MILLS

Zwerk George C, supt of constr, res 922 Fitzhugh.
Zwerk George C Jr, contr 922 Fitzhugh, bds same.
Zwerk Marianna (wid Adolph), res w s S 15th, 1 s of Burt.
Zwerk Mary D (wid Frederick), res 123 S 4th av.
Zwerk Mazie, bds 621 S 9th.
Zwick Mary (wid Philip), res 610 S 5th av.
Zwinak Anthony, lab, res 748 Douglas.
Zwingman Carl, lab, bds 701 S Andre.
Zwingman Charles, tinner, res 701 S Andre.
Zwingman Henry J, lab, bds 701 S Andre.
Zwingman Robert L, lab, bds 701 S Andre.
Zychlinski Max T, cigarmkr Wolverine Cigar Co, bds 823 N Hamilton.

W. A. WILL Maker of Men's Photographs Only
Studio, Mercer Building
Hours: 9 to 11:30 A. M. and by appointment Bell Phones Studio 2219-L Res. 614-J

Saginaw Coal Co. COAL, COKE, WOOD BUILDERS' SUPPLIES

R. L. POLK & CO.

DETROIT, MICH.

CIRCULARS ADDRESSED
FOLDED AND MAILED

OUR NAMES ARE OBTAINED FROM ORIGINAL UP-TO-DATE LISTS. WRITE US FOR ESTIMATES

Henry Feige & Son, 113-121 South Baum.
TELS. MICH. 140-L. VAL. 1099-A.
Upholstering, Repairing and Refinishing of Old Furniture

PLUMBERS' DEPARTMENT

Bell Phone 3290-L — Valley Phone 3121-A

O. F. Blumenthal

Plumbing, Gas Fitting, Steam Heating

A Full Line of Gas and Plumbing Supplies
Special Attention Given to Repairs

Terms Cash — 706 N. Granger St.

M. E. Brown & Son

Plumbing and Heating Contractors

722 North Bond Street — Valley Phone 3277-A

Valley Phone 2910-A — Bell Phone 3162-J

Albert F. Curott

PLUMBING and GAS FITTING

Steam and Hot Water Heating

All orders for new and repair work promptly attended to — 1006 Van Buren St.

John H. Johnson & Co.

Plumbing, Steam and Gas Fitting

We also Carry a Complete Line of Gas and Electric Fixtures

Bell Phone 674-L — 213 S. Washington Ave.

PLUMBERS' DEPARTMENT

J. H. McKENZIE

Plumbing and Heating Contractor

NEW AND REPAIR WORK GIVEN
CAREFUL ATTENTION

Valley Phone 802-A Bell Phone 1965-L

306 LAPEER AVENUE

House—Valley 3397-A ——PHONES—— Office—Valley 2988-A

E. C. MILLER

PLUMBING AND HEATING

REPAIRING GIVEN PROMPT ATTENTION

1819 Cass Street Saginaw (W. S.) Mich.

W. E. SCOTT

Plumbing in All its Branches

Not in the Combination

216 Germania Avenue Bell Phone 403-J

Bell Phone 2299 Valley Phone 652-A

HERMAN L. TAUB & SON

Plumber and Gas Fitter

1147 GENESEE AVENUE

R. L. POLK & CO.'S

1913

Saginaw Business Directory.

Names appearing under headings marked thus * are only inserted when specially contracted for.

ABSTRACTS OF TITLE.

KERSTEN EDWIN, 3-4 German American State Bank Bldg. (See right center lines.)
Saginaw Abstract Co, 209 S Jefferson av.
UNION ABSTRACT CO, 16-17 Merrill Blk. (See left top lines).

ADDING MACHINES.

Burroughs Adding Machine Co, 506-507 Kirby bldg.

ADVERTISING DISTRIBUTORS.

MOORE EDWIN D, 334 N 7th. (See page 9.)
ZINCK HERMAN H, 1018 Benjamin.

*ADVERTISING LETTERS.

CATTERFELD EDWARD F, 114 N Hamilton. (See right center lines.)
POLK R L & CO, 992 Rand & McNally Bldg, Chicago, Ill. (See adv opp.)

ADVERTISING NOVELTIES.

Parsons Wm T, 702 Fordney.

Murphy & O'Hara
714-716 Genesee Ave.
BOTH PHONES

HANDLE THE FAMOUS
Moore's Air Tight Heaters
Hard Coal Stoves and Ranges

AEROPLANE MANUFACTURERS.

Brooks Aeroplane Co, s s Rust av, nr S Jefferson av.

AGENTS.

See Collection Agents; also Loan Agents; also Manufacturers' Agents.

*AGRICULTURAL IMPLEMENT SUPPLY MNFRS.

HERSCHEL R MNFG CO, 1902 N Michigan av.

AGRICULTURAL IMPLEMENTS.

Jerome Bros, 406-410 Germania av.
Lohmann F J, 1826 N Michigan av.
Mitts & Merrill, 1009 S Water.
Roeser C L Co The, 513-519 S Michigan av.
Slocum-Horning Co, 525-529 W Genesee av.
Steltzriede John, 916 Janes av.

*AMATEUR FINISHING.

DANFORTH M E, 113-115 S Jefferson av. (See right top lines and adv in Photographic Supplies.)

AMUSEMENT—PLACES OF.

Academy, Washington av, n e cor Janes av.
Apex Theatre, 518 Potter.
Auditorium The, n w cor S Washington and Janes avs.
Bijou Theatre, 409-411 Genesee av.
Dreamland Theatre, 408 Genesee av.
Family Theatre, 417 Court.
Hamilton Square Theatre, 224 N Hamilton.
Ideal Theatre, 124 N Washington av.
Jeffers Theatre, 124-126 S Washington av.
Rex Theatre, 122 S Washington av.
Star Theater, 2348 S Michigan av.
Teutonia Opera House, w s Fayette bet Court and Adams.
Washington Theatre, 2724 S Washington av.
Wolverine Theatre, 118 S Hamilton.

APIARISTS.

Chestnut Daniel A, 508 Nimons.
Hetherington O J, 934 Owen.
Lyon J J, 993 Bundy.

APPLE BARRELS.

COBB CHARLES H, 711 S Niagara. (See page 7.)

VICTOR J. TATHAM, GROCERIES, MEATS AND FARM PRODUCE.
1709-1711 GENESEE AVENUE. BOTH PHONES.

Parker Dairy Co. ICE CREAM
228 N. Warren Ave Both Phones PURE MILK

M. E. DANFORTH 113-115 S. JEFFERSON AVE.
Wholesale Photographic Supplies

*APPRAISALS—INSURANCE.

WILLCOX GEORGE B, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

ARCHITECTS.

Appleby B G Co, 200-209 Foresters' Temple.
Beckbissinger J Fred, 1 Tower blk.
Boergert B F, 12 Heavenrich blk.
Cooper W T & Son, 114 S Jefferson av.
Cowles & Mutscheller, 114 N Washington av.
Hollister F W, 20 Hamilton Sq bldg.
Mueller Henry B, 125 S 11th.
TAUB F & SONS, 515 N Hamilton. (See right center lines.)

*ARCHITECTURAL SHEET METAL WORK.

SAGINAW SHEET METAL WORKS, 2060 Genesee.

*ARMATURE WINDING.

DAUN, CRAWFORD & CO, 407 Ames. (See right center lines.)

*ART GOODS.

BECKBISSINGER WM F ART STORE, 136 N Jefferson av. (See left center lines.)
DANFORTH M E, 113-115 S Jefferson av. (See right top lines and adv in Photographic Supplies.)
DIPWORTH ART CO, 118 N Jefferson av. (See left center lines.)
Fox Aminda E Mrs, 507 Genesee av.
FRANCKE PHIL J, 211 N Hamilton. (See left bottom lines.)
Kober Florence B, 329 S Weadock av.
Oxford Shop, 615 S Weadock av.
WELLINGTON ART CO THE, 420 Hancock. (See page 8.)

ART NEEDLEWORK.

Bechtel Sara A, 115 N Porter.

*ART SQUARES.

FOX ADOLPH F, 111-113 S Franklin. (See left bottom lines.)

ART STORES.

BECKBISSINGER WM F ART STORE, 136 N Jefferson av. (See left center lines.)

Highland Brand Pure Cider and White Pickling Vinegars are Unexcelled.
ASK YOUR JOBBER.

WHOLESALE RETAIL COAL AND COKE { Ripslinger Bros.

SAGINAW TRANSFER COMPANY
GENERAL TRUCKING, FREIGHT HANDLING, DRAY AND BAGGAGE
Morley Block Tels. Mich. 256 Val. 292

ELECTRIC FIXTURES AND SUPPLIES REID & SCHWEMER 408 TUSCOLA

ART AND BRASS GOODS.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

DIPWORTH ART CO, 118 N Jefferson av. (See left center lines.)

*ARTIFICIAL EYES.

FARMER F D, 221 Genesee Av. (See left top lines.)

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

*ARTIFICIAL FLOWERS.

DIPWORTH ART CO, 118 N Jefferson av. (See left center lines.)

ARTISTS.

FRANCKE PHIL J, 211 N Hamilton. (See left bottom lines.)

McEntee Frances B, 524 N Washington av.

Smith Wm, 123 N Franklin.

WELLINGTON ART CO THE (Portrait), 420 Hancock. (See page 11.)

*ARTISTS' MATERIALS.

BECKBISSINGER WM F ART STORE, 136 N Jefferson av. (See left center lines.)

DANFORTH M E, 113-115 S Jefferson av. (See right top lines and adv in Photographic Supplies.)

DIPWORTH ART CO, 118 N Jefferson av. (See left center lines.)

FRANCKE PHIL J, 211 N Hamilton. (See left bottom lines.)

SWINTON & CO, 123 S Franklin. (See left bottom lines.)

WELLINGTON ART CO THE, 420 Hancock. (See page 11.)

*ARTISTS' SUPPLIES.

FRANCKE PHIL J, 211 N Harrison. (See left bottom lines.)

WELLINGTON ART CO THE, 420 Hancock. (See page 11.)

ASPHALT SHINGLES.

Wolverine Roofing Co, 110 N Niagara.

We Loan Money on Farms and City Property
VAL. TEL. 290 MICH. TEL. 528 **TIERNEY BROS.** 217 GENESEE AVE.

Undertakers | **A. Deisler & Son**
Both Tels. 461-1R | **705-711 Germania Ave.**

ATTORNEYS-AT-LAW.

See Lawyers.

*ATTORNEYS—PATENT.

WILLCOX GEORGE B, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

AUCTIONEERS.

Bush Alfred O, 803 S Bond.

AUTOMOBILE ACCESSORIES.

FISK TIRE AGENCY THE, Office 206 Bearinger Bldg.

*AUTOMOBILE BODY MNFRS.

Herzog Art Furniture Co, 1909-2001 S Michigan av.

AUTOMOBILE GARAGES.

Beck J P, 813 Genesee av.
Birss Alic & Son, 220-228 N Franklin.
Bolton Auto Co, 210-212 N Washington av.
Davis Harry G, Janes av cor Baum.
GARBER-BUICK CO THE, 209-211 S 2d av. (See right center lines.)
GRANDE THE, 308-312 N Hamilton. (See right side lines.)
Hamilton Square Garage, 224 N Hamilton.
Michigan Motor Car Co, 226 N Franklin.
Rick C J F Co, 926 Janes av.
Saginaw Auto Co, s w cor Water and Genesee av.
WATT MOTOR WORKS, s e cor Janes av and Baum. (See left center lines.)

AUTOMOBILE LAMP REPAIRING.

BEARINGER ELBERT B, s e cor Janes av and Baum. (See left center lines.)

*AUTOMOBILE LIVERIES.

GARBER-BUICK CO THE, 209-211 S 2d av. (See right center lines.)

*AUTOMOBILE PAINTERS.

SCOLLEN GEORGE E, 308 Germania av. (See page 6.)

SAGINAW HARDWARE CO. | **WHOLESALE HARDWARE, MILL SUPPLIES and PAINTS**
West Side, 200-208 S. HAMILTON ST. Both Phones 2894

HEATING, STEAM WATER **PLUMBING** VENTILATION SEWERAGE
OUR BOILERS SUCCESSFULLY BURN HARD, SOFT COAL OR COKE
Eureka Heating and Ventilating Co. **113 N. Water Street**

SCHEMM'S "PRIVATE STOCK"
A PERFECT TABLE BEER.

OUR RUGS LAST FOR EVER.
Saginaw Rug Mfg. Co., 409 AMES STREET
BOTH TELS.

***AUTOMOBILE PARTS—MNFRS.**

Fair S & Son, 514 N Hamilton.
GARBER-BUICK CO THE, 209-211 S 2d av. (See right center lines.)
Jackson-Church-Wilcox Co, 516-524 N Hamilton.
NATIONAL ENGINEERING CO, 922 S Niagara.
WATT MOTOR WORKS, s e cor Janes av and Baum. (See left center lines.)

***AUTOMOBILE PARTS—SHEET METAL.**

SAGINAW SHEET METAL WORKS, 2060 Genesee.

AUTOMOBILE REPAIRERS.

BEARINGER ELBERT B, s e cor Janes av and Baum. (See left center lines.)
Birss Alic & Son, 220-224 N Franklin.
CARROLL WM D & CO, 110 Tuscola. (See page 8.)
Darbee-Cooper Auto Co, 132-134 N Water.
Emendorfer F A & Co, 213 N Harrison.
FISCHER J GEORGE, 223 S Washington av. (See right center lines.)
GARBER-BUICK CO THE, 209-211 S 2d av. (See right center lines.)
HEGINBOTTOM S H & SONS, 513-521 Tuscola.
Helfrecht Machine Co, 412 S Hamilton.
Perkins G J, 215 N Park av.
Saginaw Auto Co, s w cor S Water and Genesee av.
SCOLLEN GEORGE E, 308 Germania av. (See page 6.)
WATT MOTOR WORKS, s e cor Janes av and Baum. (See left center lines.)

AUTOMOBILE STORAGE.

GRANDE THE, 308-312 N Hamilton. (See right side lines.)

AUTOMOBILE SUPPLIES.

Birss Bros, 218 N Franklin.
Bolton Auto Co, 210-212 N Washington av.
CARROLL WM D & CO, 110 Tuscola. (See page 8.)
GARBER-BUICK CO THE, 209-211 S 2d av. (See right center lines.)
MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)
SAGINAW HARDWARE CO, 200-208 S Hamilton. (See right side lines.)
WATT MOTOR WORKS, s e cor Janes av and Baum. (See left center lines.)

FIRE INSURANCE
BOTH PHONES 761
David Swinton
123 South Franklin Street

Schwahn-Khuen Agency,
INSURANCE WRITERS.

AUTOMOBILE TIRE REPAIRERS.

Saginaw Vulcanizing Co, 111 S 2d.
Valley Tire Repair Co, 125 S Water.

AUTOMOBILE TIRES.

FISK TIRE AGENCY THE, Office 206 Bearinger Bldg.

AUTOMOBILES.

Andrews Auto Co, 205-207 S 2d av.
Argo Electric Vehicle Co, 1203 S Jefferson av.
Beck J P, 813 Genesee av.
Bolton Auto Co, 210-212 N Washington av.
CARROLL WM D & CO, 110 Tuscola. (See page 8.)
Duryea Charles E, 103 Hoyt av.
Erd Motor Co The, Mackinaw cor Niagara.
FISCHER J GEORGE, 223 S Washington av. (See right center lines.)
Ford Sales Co, 224 N Franklin.
GARBER-BUICK CO THE, 209-211 S 2d av. (See right center lines.)
Heginbottom S H & Sons, 513-521 Tuscola.
HUPMOBILE (Wm D Carroll & Co), 110 Tuscola. (See page 8.)
Michigan Motor Car Co, 226 N Franklin.
Saginaw Auto Co, s w cor S Water and Genesee av.
Slocum-Horning Co, 525-529 W Genesee av.
WATT MOTOR WORKS, s e cor Janes av and Baum. (See left center lines.)

AWNING MNFRS.

See Tents and Awnings.

BAKERS—WHOLESALE.

APPEL STEAM BAKERY, 824-826 Lapeer av. (See left center lines.)
"D" Cracker Co, 303 N Water.
Heid A C Baking Co, 511-515 Lapeer av.
Schust Baking Co, 820-826 Lapeer av.

BAKERS AND CONFECTIONERS.

APPEL STEAM BAKERY, 824-826 Lapeer av. (See left center lines.)
Armier Wm, 2319 N Michigan av.
Bates & Mack, 218 N Harrison.
Clarke David C, 521 Lyon.
Conn Bertha Mrs, 1224 S Weadock av.

Manufacturers Of Kelly Island Lime | REMER BROS. | COAL WOOD COKE
300 Madison Street (W S)
401 N. Water Street (E S) Both Tels.

PATENTS | George B. Willcox
1550 Holland Ave. | Mechanical Engineer Bell Tel. 1266

CLOAKS, FURS, MILLINERY,
Ladies' and Men's Furnishings.
WHOLESALE AND RETAIL.

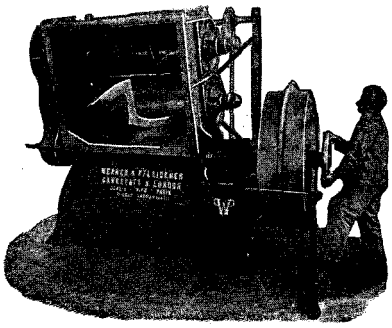
THE SAFEST PLACE TO TRADE
Seitner Bros
SAGINAW'S BUSIEST STORE

BAKERS AND CONFECTIONERS—Continued.

Costello Martin, 228 S 2d.
Cowles Floyd B, 215 S Washington av.
Heid A C Baking Co, 511-515 Lapeer av.
Jochen August, 118 N Hamilton.
Kaufmann Bros, 108 S 11th.
Lappan Michael, 800 Hoyt av.
Lebsch Oscar, 413 W Genesee av.
McDowell Joseph V, 134 N Jefferson av.
Miller Mrs Kate, 1323 Court.
Martin Roy, 319 Lapeer av.
Munderback W H, 700 N 4th av.
Oeder John, 214 N Warren av.
Philp Kate Mrs, 334 N 6th av.
Rimmele Bernhard, 516 S Harrison.
Schust Baking Co, 820-826 Lapeer av.
Sobczak Joseph, 441 S 13th.
Spatz B J F, 2008 N Michigan av.
Steininger E J, 2703 S Washington av.
Whitney Gorham F, 1100 Court.
Wolfarth Frank J, 1303-9 Genesee av.

*BAKERS' MACHINERY.

WERNER & PFLEIDERER, 1204 N Niagara. (See adv.)



BRANCHES: Cannstatt, Stuttgart, Berlin, Cologne, Moscow, Vienna, Paris, Peterborough and London.

Werner & Pfleiderer Co.

PATENTEES AND BUILDERS OF
"UNIVERSAL"
Kneading and Mixing Machines
....AND....
BAKERS' MACHINERY
SAGINAW, MICH.
EMIL STAEHLE, GEN. MGR.

*BAND RESAWS.

Mershon W B & Co, Mershon Station.

BANDS OF MUSIC.

See Miscellaneous Information.

*BANKERS AND BROKERS.

GERMAN AMERICAN STATE BANK THE, 418 Genesee av (E S) and 124 N Hamilton (W S). (See back cover and page 5.)

Upholstering and Furniture Repairing
SELK-FOX FURNITURE CO.
Telephones: Michigan 1227-L and 1866-L
833 GENESEE AVE., N. E. Cor. 2d SAGINAW

ADOLPH F. FOX,
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GERMAN AMERICAN STATE BANK THE, 418 Genesee av (E S) and 124 N Hamilton (W S). (See back cover and page 5.)
Lockwood & Barnard, 2721 S Washington av.
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SECOND NATIONAL BANK THE, 110-112 N Washington Av. (See front cover.)

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*BRIC-A-BRAC.

FRANCKE PHIL J, 211 N Hamilton. (See left bottom lines.)
SIEBEL H S, 119 N Hamilton. (See card in Watches, Clocks and Jewelry.)
STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

*BRICK DEALERS.

REMER BROS, 300 Madison. (See right side lines.)

*BRICK—FIRE AND COMMON.

BATZ EDWARD G & SON, 1422 Monroe. (See right center lines.)
EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)
GENESEE COAL CO, 501 Emily. (See right center lines.)
REMER BROS, 300 Madison. (See right side lines.)
SAGINAW COAL CO, W End Genesee Av Bridge and 321 N Water. (See front cover and left side lines.)

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WYNES JOTHAM G, 242 Mott. (See page 11.)

BRIDGE CONTRACTORS.

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BROKERS.

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Hammond Harry W, 602 Bearinger bldg.
Kenny L M & Co, 403 Eddy Bldg.
TIERNEY BROS, 217 Genesee av. (See left bottom lines).

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*BRUSHES—PAINT AND ARTIST'S.

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*BUILDERS.

RYCKMAN ALBERT H, 1100 S Warren av. (See left top lines.)
SPENCE BROS, 305 Kirby Bldg. (See right side lines and adv in Carpenters, Contractors and Builders).

*BUILDERS' SUPPLIES.

BATZ EDWARD G & SON, 1422 Monroe. (See right center lines.)
BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).
EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)
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SAGINAW COAL CO, W End Genesee av Bridge and 321 N Water. (See front cover and left side lines.)

*BUILDING CONTRACTORS.

SAGINAW HARDWARE CO, 200-208 S Hamilton. (See right side lines.)
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SPENCE BROS, 305 Kirby Bldg. (See right side lines and adv in Carpenters, Contractors and Builders.)
TAUB F & SONS, 515 N Hamilton. (See right center lines.)

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CARTWRIGHT BROS GRANITE CO, Detroit, Mich. (See opp page 273.)

*BUILDING LUMBER.

BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).

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SWINTON & CO, 123 S Franklin. (See left bottom lines.)

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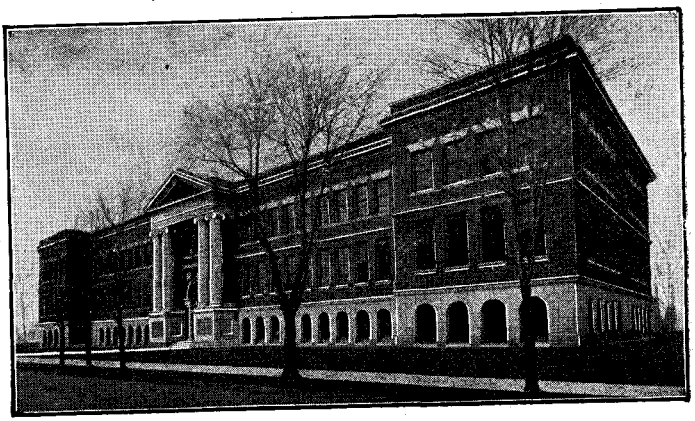

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FETTIG CHARLES, cor Janes av and Franklin. (See page 8.)
SCOLLEN GEORGE E, 308 Germania av. (See page 6)

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Curtis A E & Son, 2714 S Washington av.
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Deibel Cigar Co, 111 N Hamilton.
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NEUENDORF & SCHMECK, 420-422 W Genesee av. (See left center lines.)
Oppenheimer Cigar Co, 210 Genesee av.
Posey Willard E, 118 S Washington av.
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Sharp Adam, 414 Court.
Shettel James A, 2330 S Michigan av.
Smallwood George W, 703 Germania av.
Smith Jay & Son, 125 N Hamilton.
Sonnenberg J C, 717 Genesee av.
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Zschoerner Cigar Co, 315 Genesee av.

*CINDERS.

GENESEE COAL CO, 501 Emily. (See right center lines.)
REMER BROS, 300 Madison. (See right side lines.)
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and adv in Coal and Wood.)

*CINDERS—HAULING.

BARNES E J AND SON, 622 Emily. (See adv in Express and Draying.)

*CIRCULAR DISTRIBUTORS.

MOORE EDWIN D, 334 N 7th. (See page 9.)

*CIRCULARS—REPRODUCED TYPEWRITING.

CATTERFELD EDWARD F, 114 N Hamilton. (See right center lines.)

*CISTERN BUILDERS.

BECKER BROS, 509 Brockway. (See page 6.)
RUMP HENRY, 314 N 2d av. (See page 9.)

*CLEANERS AND DYERS.

BLUE STREAK MESSENGER PRESSING PARlors, 126 S Baum. (See left center lines.)
COSENDAI DYE WORKS, 127-133 N Jefferson av. (See right top lines and adv in Dyers).
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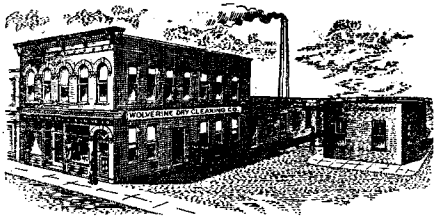

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Adams C F Co, 104 Genesee av.
Barie Wm Dry Goods Co The, Genesee av, cor Baum.
GATELY CO THE, 120-130 S Franklin. (See back cover.)
Hickey D E & Co, 110 S Franklin.
IPPEL J W CO THE, Court, s e cor Michigan av. (See right top lines).
Menter & Rosenbloom Co, 112 S Franklin.
Murray M C, 306 Genesee av.
Rockwoods's Cloak Shop, Button and Plaiting Works, 526 Genesee av.
Schneermann H B & Co, 302 Genesee av.
SEITNER BROS, 314-320 Genesee av. (See left top lines and page 10.)
TANNER M W CO THE, 118-126 N Franklin.

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Bauer Peter, 802 Genesee av.
Brenner & Brenner, 412 Court.
Campbell & Brater, 413 Court.
GATELY CO THE, 120-130 S Franklin (See back cover)
Goldstein Saul, 310 Court.
GRIGGS & BUTENSCHOEN, 319 Genesee av.
Heagany-Treanor, 132-134 N Franklin.
Heavenrich Bros & Co, 301-307 Genesee av.
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Marienthal Charles, 504 Genesee av.
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Menter Co, 112 S Franklin.
Mercer & Co, 209-211 Genesee av.
Moore O B, 400 Potter.
Rich Israel, 317 Genesee av.
Rich & Co, 103 Lapeer av.
Richter A O, 1217 Court.
Ryan Wm H, 215 Genesee av.
Schoenfield Max, 702 Genesee av.
Sheyer Nathan, 2620 S Washington av.
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SAGINAW COAL CO, w end Genesee av Bridge and 321 N Water. (See left side lines and front cover.)

COAL AND WOOD.

(See also Wood Dealers.)

Anderson James, 300 W Bristol.
BATZ EDWARD G & SON, 1422 Monroe. (See right center lines.)
BECKER BROS, 509 Brockway. (See page 6.)
Central Coal & Wood Yard, 1420 Ames.
Cresswell Thomas B, cor E Bristol and S Water.
CURTIN BROS, 1520 S Park av.
Dietrich Bros, ft of Cornelia and P M R R.
Duggan John J, 1100 N Washington av.
Furstenberg Bros, 1800 S Jefferson av.
GENESEE COAL CO, 501 Emily. (See right center lines.)
Gibbard Eli, Niagara, ft of Miller.
Miller Louis, 303 Wadsworth av.
Muehlenbeck F L, 1503 Mackinaw.
New & Meister, 617 Tuscola.
Otto John C, w s Carrollton nr Sugar, Carrollton.
Patterson Alexander, 211 Lapeer av.
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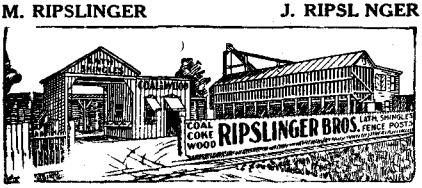

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*COKE.

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BECKER BROS, 509 Brockway. (See page 6.)
GENESEE COAL CO, 501 Emily. (See right center lines.)
REMER BROS, 300 Madison. (See right side lines.)
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)
SAGINAW CITY GAS CO, 134 S Washington av. (See left bottom lines).
SAGINAW COAL CO, W End Genesee av Bridge and 321 N Water. (See left side lines and front cover.)

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Schmidt H M Co, N Niagara ft Monroe.

*COLLATERAL LOANS.

GERMAN AMERICAN STATE BANK THE, 418 Genesee av (E S) and 124 N Hamilton (W S). (See left center lines and page 5.)

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Dun R G & Co, 208-209 Eddy bldg.
Northern Credit Company, 606 Bearinger bldg.
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*COMMERCIAL PRINTING.

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Buehler Otto, 1205 Court.
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Furlo Antonio, 841 Genesee av.
Gilbert Oliver D, 121 S Jefferson av.
Gorman John, 121 Lapeer av.
Izzo Ralph, 503 Gratiot av.
Leo Paul, 214 S Washington av.
Masucci Antonio, 418 W Genesee av.
Navarro Joseph, 118 N Michigan av.
Nelson Christian P, 922 Gratiot av.
Page A Frank, 412 Germania av.
Poulos Wm, 411 Court.
Richter Louis J, 622 Gratiot av.
Roman Angel, 115 Genesee av.
Rosenberg Benjamin I, 415 W Genesee av.
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Kerns Charles P (mason), 2126 N Bond.
Kerns Eugene J (mason), 921 S 12th.
Kerns Frank J (mason), 1114 Johnson.
Kerns J W (mason), 432 S 4th av.
Kerns W H (mason), 616 Owen.
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WYNES JOTHAM G (Mason), 242 Mott. (See page 11.)
Zuellig Henry, 1906 S Hamilton.

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WYNES JOTHAM G, 242 Mott. (See page 11.)

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MARTIN CHAS J, 808 Janes av. (See left center lines.)
MILLER E C, 1315 Court. (See opp page 1089.)

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MARTIN CHARLES J, 808 Janes av. (See left center lines.)

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REMER BROS, 300 Madison. (See right side lines.)
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COBB CHARLES H, 711 S Niagara. (See page 7.)

COOPERS.

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COBB CHARLES H, 711 S Niagara. (See page 7.)
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WATSON H & CO, 420-422 Genesee av. (See right top lines and page 6.)

*ELECTRICAL CONSTRUCTION.

DAUN, CRAWFORD & CO, 407 Ames. (See right center lines.)
REID & SCHWEMER, 408 Tuscola. (See left side lines.)

*ELECTRICAL CONTRACTORS.

DAUN, CRAWFORD & CO, 407 Ames. (See right center lines.)
REID & SCHWEMER, 408 Tuscola. (See left side lines.)

*ELECTRICAL REPAIRING.

Blankerts A Ross, 222 Wisner.
DAUN, CRAWFORD & CO, 407 Ames. (See right center lines.)
REID & SCHWEMER, 408 Tuscola. (See left side lines.)

*ELECTRICAL SUPPLIES.

DAUN, CRAWFORD & CO, 407 Ames. (See right center lines.)
Electric Supply Co, 107 S Water.
FISCHER J GEORGE, 223 S Washington av. (See right center lines.)
REID & SCHWEMER, 408 Tuscola. (See left side lines.)

ELECTRICIANS.

DAUN, CRAWFORD & CO, 407 Ames. (See right center lines.)
Johnson J H & Co, 213-215 S Washington av.
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Smith Plating Works, 600 Gratiot av.

ELECTROTYPERS.

SEEMANN & PETERS, 301-311 Tuscola. (See front cover and opp page 908.)

EMBALMERS.*

Benjamin Mills I, 300-308 S Hamilton.
Case F E & Son, 409-413 Adams.
DEISLER A & SON, 705-711 Germania av. (See right top lines.)
GUGEL BALTHAS, 620 Ames. (See left center lines.)

EMBLEM JEWELRY.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

*EMBOSSERS.

SEEMANN & PETERS, 301-311 Tuscola. (See front cover and opp page 908.)

EMBROIDERERS.

Fox Aminda E Mrs, 507 Genesee av.

EMPLOYMENT AGENCIES.

(See also Intelligence Offices).
Michigan Free Employment Bureau, City Hall.
Saginaw Employment Agency, 415 Genesee av.

ENAMELERS.

Saginaw Enameling Co, 115 E Bristol.

*ENAMELING—GOLD AND SILVER.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

ENGINE BUILDERS.

JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)

*ENGINE BUILDERS—GASOLINE.

Nelson Bros Co, s e cor Owen and Morse.
Stork Motor Works, 1210-1212 N Niagara.
Valley Boat and Engine Co, 2721 S Washington av.

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*ENGINEERS—CONTRACTING.

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

ENGINEERS—MECHANICAL.

WILLCOX GEORGE B, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

ENGINEERS—STRUCTURAL.

WICKES BOILER CO THE, 502 N Water. (See left center lines.)

ENGINEERS' SUPPLIES.

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

ENGINES—SECOND-HAND.

Roeser C L Co The, 513-519 S Michigan av.
Wickes Bros, 512 N Water.

*ENGRAVED CARDS—ANNOUNCEMENTS AND STATIONERY.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

ENGRAVERS.

ARNOLD H B COMPANY THE, 129 N Franklin. (See left bottom lines.)
SEEMANN & PETERS, 301-311 Tuscola. (See front cover and opp page 908.)
SWINTON & CO, 123 S Franklin. (See left bottom lines.)

ENGRAVERS—HALF TONE.

SEEMANN & PETERS, 301-311 Tuscola. (See front cover and opp page 908.)

*ENGRAVERS—METAL.

SIEBEL H S, 119 N Hamilton. (See adv in Watches, Clocks and Jewelry.)
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SEEMANN & PETERS, 301-311 Tuscola. (See front cover and opp page 908.)

***ENGRAVERS—WOOD.**

SEEMANN & PETERS, 301-311 Tuscola. (See front cover and opp page 908.)

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DANFORTH M E, 113-115 S Jefferson av. (See right top lines and adv at Photographic Supplies.)

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National Express Co, 117 S Washington av and 122 N Hamilton.

United States Express Co, 122 N Washington av, 209 N Hamilton and 2743 S Washington av.

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Brace Fred E, 711 N Jefferson av.
Burroughs Wm A, 233 Benjamin.
Carroll J T, 316 Stark.
Cherry John B, 1110 N Harrison.
Corbett E W, 107 S Baum.
Fernier Alfred V, 815 S Webster.
Graham Donald C, 1712 S Hamilton.
Harris Transfer Co, Potter cor 3d av.
Henny Bros, 104 N Baum.
Jelmyer Philip C, 2025 Tuscola.
Johnson John, 1221 Congress av.
Kanfert F Wm, 715 Lyon.
Karp E J, 260 Bay.
Kinner J A, 114 Eddy.
Kurtz W A, 250 Gage.
Lewis Harvey L, 612 Lewis.
Lights Charles, 2450 N Michigan av.
McHugh T F, 703 State.
McIntyre Wm, w s Arthur, 1 s of Johnson (B V).
McLean Joseph, 1114 S Harrison.
McMall W M, 700 N Warren av.
McParlan James F, 2317 S Michigan av.
Maturen Lloyd, 2341 S Michigan av.
Mell Rudolph, 1620 S Harrison.
Meyer V O, 1023 N Bond.
Milne Bros, 119 S Franklin.
Milne R G & Son, 102 S Franklin.
Milne Wm G, 725 N 3d av.
Mohnk Delivery Co, 1503 Court.
Myers F J, 1727 Johnson.
Noel Jeremiah, 332 Stone.
Norris R W, 320 N Franklin.
O'Brien W H, 998 Douglas.
Ralph Joseph, 1700 Division.
Ripslinger Frank, 226 Schaefer.
Safety Storage Co, 215-217 Tuscola.
SAGINAW TRANSFER CO LTD, Morley Blk 115-129 N Washington av. (See left top lines.)
Seymour W B, 1124 Congress av.
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POLK R L & CO, 992 Rand & McNally Bldg, Chicago, Ill.

*FACIAL MASSAGE.

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MARINELLO SHOP, 1426 Genesee av. (See adv at Hair Dressers.)
MODERN BEAUTY PARLORS THE, 309 N Baum. (See page 9.)

FACTORY SITES.

AMES REALTY CO, 214 Germania av. (See right and left center lines.)

FANCY GOODS.

(See also Millinery: also Notions.)

IPPEL J W CO THE, Court, s e cor Michigan av. (See right top lines.)
SEITNER BROS, 314-320 Genesee av. (See left top lines and page 10.)
TANNER M W CO THE, 118-126 N Franklin.

*FARM LANDS.

ATWOOD WM Q ESTATE, 518 Potter. (See right center lines.)
KERSTEN EDWIN, 3-4 German American State Bank Bldg. (See right center lines.)
SAVAGE H A CO, 604 Bearinger Bldg. (See right side lines.)

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*FARM LOANS.

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FARM MACHINERY.

See Agricultural Implements.

*FARM PRODUCTS.

TATHAM VICTOR J, 1709-1711 Genesee av. (See left side lines).

FARMING LANDS.

AMES REALTY CO, 214 Germania av. (See right and left center lines.)
Appleby B G Co, 200-209 Foresters' Temple.
ATWOOD WM Q ESTATE, 518 Potter. (See right center lines.)
Bliss A T (Estate of), 201-202 Bearinger bldg.
BRATER C G, 208 S Harrison. (See adv in Real Estate.)
BRIGGS & COOPER CO (LTD), 611-612 Bearinger Bldg. (See front cover and page 4.)
Canadian Government Agency, 222 Hoyt av.
CANYON CITY LUMBER CO, 611-612 Bearinger Bldg
Kern & Campbell, 424 Potter.
Lawrence Frank Real Estate Exchange, 209 S Jefferson avenue.
Otto & Holst, 214 Genesee av.
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*FEATHER DYERS AND CURLERS.

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FEATHERS.

Schroeder E J, 1200 Janes av.
South African Plume Shop, 607 Bearinger bldg.

*FEED BARNS.

GRANDE THE, 308-312 N Hamilton. (See right side lines.)

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First Ward Grist Mill, 1220 N Washington av.
Saginaw Milling Co, 107-117 W Genesee av.

***FIELD, MARINE AND OPERA GLASSES.**

FARMER F D, 221 Genesee av. (See left top lines).

***FILING DEVICES.**

SEEMANN & PETERS (Globe-Wernicke and Macey), 200-212 N Franklin. (See front cover and opp page 908.)

***FILING DEVICES—WOOD AND STEEL.**

ARNOLD H B COMPANY THE, 129 N Franklin. (See left bottom lines.)

FILM EXCHANGES.

Central Film and Supply Co, 117 S Franklin.

***FILTERS.**

EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)

***FILTERS—WATER.**

WATSON H & CO, 420-422 Genesee Av. (See right top lines and page 6.)

***FIRE BRICK AND FIRE CLAY.**

EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)
REMER BROS, 300 Madison. (See right side lines.)
SAGINAW COAL CO, W End Genesee av Bridge and 321 N Water. (See left side lines and front cover.)

***FIRE EXTINGUISHERS.**

EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)

***FIRE INSURANCE.**

SAVAGE H A CO, 604 Bearinger Bldg. (See right side lines.)

FIRELESS COOKING UTENSILS—MNFRS.

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Green Bros, 201 Lapeer av.
Rafelson Charles, 229 N Weadock av.

FISHING TACKLE.

MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)

5c AND 10c STORES.

Nickles, Mertz & Co, 406 Genesee av.
Western 5c and 10c Stores Co, 419 Court.
Woolworth F W Co, 304 Genesee av.

*FLOOR COVERINGS.

FOX ADOLPH F, 111-113 S Franklin. (See left bottom lines.)

*FLOORING—HARDWOOD.

BRIGGS & COOPER CO (LTD), 612 Bearinger Bldg. (See front cover and page 4.)
Eastman S L Flooring Co, cor Carrollton and Shattuckville rd, Carrollton.
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)
WOLVERINE BRAND MAPLE FLOORING, Bliss & Van Auken Mnfrs, 1100 S Niagara. (See front edge).

*FLOORING AND SIDING.

BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).

*FLORAL DECORATIONS.

FRUEH CHARLES & SONS, 1116 Hoyt av. (See left center lines.)
GROHMAN THE FLORIST, 117 S Jefferson av. (See right bottom lines and page 7.)

FLORISTS AND NURSERYMEN.

Ames Milo, 435 S Park av.
Desner & Fisher, 612 N Charles.
FRUEH CHARLES & SONS, 1116 Hoyt av. (See left center lines.)
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Roethke Wm Floral Co, 335 S Washington av and 200 S Michigan av.
Stevens Gladiola Co, 143 Superior.

FLOUR MILLS.

(See also Feed Mills.)

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CALLAM MILLS, 211-215 N Franklin. (See left top lines.)
Saginaw Milling Co, 107-117 W Genesee av.

FLOUR AND FEED—WHOLESALE.

CALLAM MILLS, 211-215 N Franklin. (See left top lines.)
Hart Bros, 1420 S Hamilton.
Jerome Bros, 500 S Washington av.
Reliance Mercantile Co, 400 S Franklin.
Saginaw Milling Co, 107-117 W Genesee av.
Washburn-Crosby Co, 412 Bearinger bldg.
Whitney G B, 223 S Hamilton.

FLOUR AND FEED—RETAIL.

(See also Grocers.)

Bird Charles H, 2716 S Washington av.
CALLAM MILLS, 211-215 N Franklin. (See left top lines.)
Carr Henry W Co, 1902 N Michigan av.
Daily Willard A, 1826 N Michigan av.
First Ward Grist Mill, 1220 N Washington av.
Gernenz & Hahn, 823 Gratiot av.
Jerome Bros, 500 S Washington av.
Jost C K, 507-511 N Bond.
Kreutzfeldt Fred J, 929 N Webster.
Kull & Narten, 900-902 Lapeer av.
Reliance Mercantile Co, 400 S Franklin.
Schleimer Wm, 1900 Court.
Schuch John, 1024 Gratiot av.
TATHAM VICTOR J, 1709-1711 Genesee Av. (See left side lines).
Traub & Tepper, 220 Lapeer av.
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Koehler Bros, 208-214 S Water.
Mershon W B & Co, Mershon Station.
Mitts & Merrill, 1009 S Water.
National Engineering Co, 922 S Niagara.
Saginaw Semi-Steel and Iron Foundry Co, n s Rust av cor Lincoln.
VALLEY GREY IRON FOUNDRY CO, n e cor E Bristol and S Water
Wickes Bros, 512 N Water.

*FOUNTAIN PENS.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

*FRATERNITY JEWELRY.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

*FRUIT BARRELS.

COBB CHARLES H, 711 S Niagara. (See page 7.)

*FRUIT LANDS—CANADIAN.

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Spangler, Davis & Co, 101-107 N Water.

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Furlo Antonio, 841 Genesee av.
Gorman John, 121 Lapeer av.
Izzo Ralph, 503 Gratiot av.
Leo Paul, 214 S Washington av.
Navarro Joseph, 118 N Michigan av.
Trogan Eugene, 2342 S Michigan av.

*FUEL.

GENESEE COAL CO, 501 Emily. (See right center lines.)
REMER BROS, 300 Madison. (See right side lines.)
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)
SAGINAW COAL CO, W End Genesee av Bridge and 321 N Water. (See left side lines and front cover.)

*FUNERAL CHAPEL.

DEISLER A & SON, 705-711 Germania av. (See right top lines.)

FUNERAL DIRECTORS.

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Case F E & Son, 409-413 Adams.
DEISLER A & SON, 705-711 Germania av. (See right top lines.)
FRAZEE W & SON, 209 N Washington av. (See page 8.)
GUGEL BALTHAS, 620 Ames. (See left center lines.)
Reitz T F, 818 Janes av.

*FURNACE COAL.

GENESEE COAL CO, 501 Emily. (See right center lines.)

*FURNACES.

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Dunn Mrs Edna, 116 N Warren av.
Fobear Mary C, 209 S Washington av.
Hartnett Katherine Mrs, 412 N Franklin.
Hentz Catherine Mrs, 229 N Jefferson av.
Hetzel Emma E Mrs, 614 Tuscola.
Keeth W H, 603-605 Court.
King Lillian M, 220 Emerson.
Larsen Eliza J, 529 N Franklin.
Lowry Abbie Mrs, 509 Lapeer av.
Nichols Frank M, 634 N 2d.
Ogden Mary Mrs, 516 Lapeer av.
O'Leary Margaret Mrs, 528 N Warren av.
Pound Lucy Mrs, 221 N Baum.
Price Marion L, 416 S Washington av.
Pryer Elva Mrs, 117 N Weadock av.
Reynolds Alice Mrs, 526 N Warren av.
Roberts Mattie Mrs, 431 S Washington av.
Rogers Evelyn H, 431 N Washington av.
Seagars Helen Mrs, 519 N Franklin.
Smith Clara E Mrs, 414 Johnson.
Smith Mrs Sarah, 227 N Jefferson av.
Stocking Minnie Mrs, 305 S Michigan av.
Stuart Nellie Mrs, 620 N Franklin.
Tait Mabel A, 335 N Baum.
Uberhorst Nettie J Mrs, 509 N Washington av.
Williams Mrs Margaret E, 404 Potter.
Winas Julia Mrs, 113 N Fayette.

*FURNITURE—BARBER SHOP.

SPIESS H BARBER SUPPLY CO, 205 Lapeer av. (See page 1099.)

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Connelly Bros, 601 Genesee av.
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Kynast R W, 800-804 N 3d av.
McCrossen Elmer D, 125 S Franklin.
Madden T D, 412-414 Hancock.
Maier Liberatus, 815 N Niagara.
Miller A D, 118-122 N Jefferson av.
MURPHY & O'HARA, 714-716 Genesee Av. (See left top lines).
Rice Bros, 219-221 S Hamilton.
Schmelzer John, 511-513 Genesee av, 200-204 N Hamilton.
SELK-FOX FURNITURE CO, 833 Genesee av, n e cor 2d av. (See left side lines.)

*FURNITURE FINISHERS.

ROMANELLY GEORGE J, 411 Ames. (See page 9.)

FURNITURE MNFRS.

Brooks Mnfg Co, s s Rust av nr Jefferson av.
Buchheit C L, 125-127 S Water.
Cooney & Smith, 219-223 S Washington av.
FEIGE HENRY & SON, 113-121 S Baum. (See left bottom lines.)
Ganss Henry & Son, 300 Hoyt av.
Herzog Art Furniture Co, 1909-2001 S Michigan av.
Maier Liberatus, 815-817 N Niagara.
Opportunity Mnfg Co, 801 S Niagara.
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SEITNER BROS, 314-320 Genesee av. (See left top lines and page 10.)
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*FURS—DRESSERS AND DYERS.

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*FURS—MNFRS.

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JOHNSON JOHN H & CO, 213 S Washington av. (See adv opp page 1088.)
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*GAS FIXTURES AND GAS PIPE.

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SAGINAW CITY GAS CO, 134 S Washington av and 214 N Hamilton. (See left bottom lines.)
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BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).

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CANYON CITY LUMBER CO, 611-612 Bearinger Bldg

Derry Lumber Co, 413 Bearinger bldg.

Eastman S L Flooring Co, cor Carrollton and Shattuckville rd, Carrollton.

HARNESS MAKERS.

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Flathau Otto, 2725 S Washington av.

Hartner Christopher, 623 Genesee av.

McInnis George, 310 S Hamilton.

MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)

Packer Horse and Livery Co, 111 Genesee av.

Welzel P A, 615 S Harrison.

HATS, CAPS AND FURS.

(See also Fur Dealers; also Men's Furnishing Goods.)

Bauer Bros, 316-320 Court.

Bauer Peter, 802 Genesee av.

Estabrooks G & Co, 412 Court.

GATELY CO THE, 120-130 S Franklin. (See back cover.)

Griggs & Butenschoen, 319 Genesee av.

Hardrath Hat Mnfg Co, 409 Genesee av.

Hardrath Edward A, 405½ Genesee av.

Heavenrich Bros & Co, 301-309 Genesee av.

Krause Paul Clothing Co, 404 Court.

Lapham W N, 309 Genesee av.

McAllen Matthew, 422 Potter.

Mautner & Krause, 401 Genesee av.

May Bros, 130 S Washington av.

Mercer & Co, 209-211 Genesee av.

Moore O B, 400-402 Potter.

Rich Israel, 317 Genesee av.

Ryan W H, 215 Genesee av.

Schleimer Wm, 1900-1906 Court.

Sheyer Simon, 302 Court.

Weinberg M B, 419 Genesee av.

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Hart Bros, 1420 S Hamilton.
Jerome Bros, 500 S Washington av.
Kreutzfeldt Fred J, 929 N Webster.
Kynast R W, 800-804 N 3d av.
Laur Delbert L, 404 Congress av.
Reliance Mercantile Co, 400 S Franklin.
Saginaw Milling Co, 107-117 W Genesee av.
TATHAM VICTOR J, 1709-1711 Genesee av. **(See left side lines).**

*HEARING APPLIANCES.

FARMER F D, 221 Genesee Av. **(See left top lines.)**

*HEARING HORNS AND PHONES.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

*HEATERS.

WICKES BOILER CO THE, 502 N Water. (See left center lines.)

*HEATING APPARATUS.

EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)

*HEATING—HOT WATER.

MARTIN CHARLES J, 808 Janes av. (See left center lines.)

*HEATING—STEAM.

MARTIN CHARLES J, 808 Janes av. (See left center lines.)

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Carlisle F W & Co, 127-129 N Water.
Traub & Tepper, 220 Lapeer av.

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Limberg R A, 207 S Franklin.
McKnight J G, 309-311 N Franklin.
Sparling Thomas, 309 Germania av.
Teller E J, 214 N Baum.
Wills John E, 309 Germania av.

HOSPITALS.

(See also page 92.)

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Gatlin Institute, 1503 Genesee av.
Helen Wells Tubercular Cottage, annex to and under control Saginaw General Hospital.
Saginaw General Hospital, s w cor Harrison and Houghton av.
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*HOT AIR HEATING.

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TAUB H L & SON, 1147 Genesee av. (See opp page 1089.)

*HOT WATER HEATING.

BLUMENTHAL OTTO F, 706 N Granger. (See opp page 1088.)
BROWN M E & SON, 722 N Bond. (See opp page 1088.)
CUROTT ALBERT F, 1006 Van Buren. (See opp page 1088.)
EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)
McKENZIE JASON H, 306 Lapeer av. (See opp page 1089.)
MILLER EDWARD C, 1315 Court. (See opp page 1089.)
SCOTT WM E, 216 Germania av. (See opp page 1089.)

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European House, 1521 S Michigan av.
Everett House, Franklin, n w cor Genesee av.
Ferguson House, 408-410 Potter.
Fordney The, 401 Court cor Hamilton.
Franklin House, 415 N Hamilton.
Heenan House, 404 W Genesee av.
Hotel Kerby, 320-322 N Hamilton.
Hotel Leach, 301-303 S Hamilton.
Hotel Lesher, 508-510 Potter.
Hotel Messner, 128 S Weadock av.
Hotel Rice, 501 N Hamilton.
Hotel Sova, 817 Fordney av.
Hotel Vincent, s e cor Washington and Germania avs.
International Hotel, 232 N Franklin.
National House, 304-306 Potter.
Pacific Hotel, 715 N Jefferson av.
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Parker House, 501-505 S Fayette.
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Veague's European Hotel and Restaurant, 117-119 Genesee av.
WESLEY HOTEL, cor Jefferson av and Tuscola. (See page 11.)
Wright's Hotel, 114-116 S Washington av.

HOUSE FURNISHING GOODS.

Adams C F Co, 104 Genesee av.
Bernhard & Janke Co, 620-622 Genesee av.
EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)
GATELY CO THE, 120-130 S Franklin. (See back cover.)
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Brewer Wm K, 1114 Clinton.
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SMITH ROBERT C, 2509 N Michigan av. (See page 11.)

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Appleby B G Co, 200-209 Foresters' Temple.
ATWOOD WM Q ESTATE, 518 Potter. (See right center lines.)
Baum W B & Bro, 301 Wiechmann bldg.
Beardsley W H, 311 Bearinger bldg.
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Billing & Griffin, 602 Bearinger bldg.
Blaisdell Homer L Co, 613 Bearinger bldg.
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Collins Wm L, 220 Genesee av.
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Ellis James H, 201 Alger.
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Fitzharris E J & F W (life), 408 Eddy bldg.
GEER B & SON, 218 N Hamilton. (See back cover and page 2.)
Geer H N (general), 116 N Washington av.
Goeschel Herman, 107 S Jefferson av.
Grant George A (life), 403 Eddy bldg.
Guenin L A (estate of), 404 Bearinger bldg.
Haller Oscar B, 612 Kirby bldg.
Hewett Walter M (life), 416 N Mason.
Holland L E, 202 Wiechmann bldg.
Holst Walter D, 214 Genesee av.
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Johnson Joseph S, 205 Bearinger bldg.
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Lyons G W (fire), 403 N Washington av.
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Martin Agency The (genl), 607-608 Eddy bldg.
Munroe J E, 225 N Jefferson av.
Nerreter L G & Co, 207 Bearinger bldg.
Patterson & Weadock, 401-402 Bearinger bldg.
Pearson L L (fire), 21 Hamilton Sq bldg.
Phoenix George & Son, 2902 S Washington av.
Rieder Charles P, 415 Genesee av.
Robinson Alfred T, 621 Hill.
Saginaw Insurance Agency, 602 Bearinger bldg.
SAVAGE H A CO, 604 Bearinger Bldg. (See right side lines.)
SCHLAGEL FRED G & CO, 213-214 Kirby Bldg. (See right bottom lines.)
SCHWAHN-KHUEN AGENCY, 5 Miller Blk. (See right top lines.)
Shaler H H, 2737 S Washington av.
SWINTON DAVID (Fire), 123 S Franklin. (See left bottom lines.)
Talmage Charles (life), 527 Millard.
TIERNEY BROS, 217 Genesee av. (See left bottom lines.)
Tromley, Wilson & Co, 608-609 Kirby bldg.
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Weinecke Albert, 130 N 4th av.
Welzeihn Albert C, 203 Bearinger bldg.
WHEELER J MAURICE, 206 Bearinger Bldg. (See opp page 990.)
WONDERLIC NATHAN H (Life), 509 Wiechmann Bldg.

*INSURANCE APPRAISALS.

WILLCOX GEORGE B, Willcox Bldg, s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

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Michigan Casualty Co, 311 Bearinger bldg.

NORTH AMERICAN ACCIDENT ASSOCIATION, 301-302 Kirby Bldg. (See right side lines.)

SOUTHERN SURETY CO OF ST LOUIS, MO, Ames Realty Co Agts, 214 Germania av. (See right and left center lines.)

SOUTHERN SURETY CO OF ST LOUIS, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

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UNITED STATES CASUALTY OF N Y, C G Brater Agt, 2 Merrill Bldg. (See adv in Real Estate.)

UNITED STATES HEALTH AND ACCIDENT INSURANCE CO, 128-130 N Washington av. (See left side lines.)

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NATIONAL SURETY CO OF N Y, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

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FIDELITY AND CASUALTY CO OF N Y, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

GLOBE INDEMNITY CO OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

MARYLAND CASUALTY OF BALTIMORE, MD, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

NATIONAL SURETY CO OF N Y, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

UNITED STATES LLOYDS OF NEW YORK, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

INSURANCE COMPANIES—CASUALTY.

SOUTHERN SURETY CO OF ST LOUIS, MO, Ames Realty Co Agts, 214 Germania av. (See right and left center lines.)

SOUTHERN SURETY OF ST LOUIS, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

TRAVELERS INSURANCE CO, HARTFORD, CONN, J Maurice Wheeler Agt, 206 Bearinger Bldg. (See opp page 990.)

INSURANCE COMPANIES—COMPENSATION.

TRAVELERS OF HARTFORD, CONN, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

INSURANCE COMPANIES—ELEVATOR.

FIDELITY AND CASUALTY OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

FIDELITY AND CASUALTY OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

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TRAVELERS INSURANCE CO, HARTFORD, CONN, J Maurice Wheeler District Agt, 206 Bearinger Bldg. (See opp page 990.)

INSURANCE COMPANIES—EMPLOYERS' LIABILITY.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION OF LONDON, ENG, David Swinton Agt, 123 S Franklin. (See left bottom lines.)

FIDELITY AND CASUALTY OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

GLOBE INDEMNITY CO OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

MASSACHUSETTS BONDING AND INSURANCE CO OF BOSTON, MASS, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

TRAVELERS OF HARTFORD, CONN, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

TRAVELERS INSURANCE CO, HARTFORD, CONN, J Maurice Wheeler District Agt, 206 Bearinger Bldg. (See opp page 990.)

INSURANCE COMPANIES—FIDELITY AND BONDS.

AMERICAN BONDING OF BALTIMORE, MD, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

FIDELITY DEPOSIT OF BALTIMORE, MD, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

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SOUTHERN SURETY OF ST LOUIS, Ames Realty Co Agts, 214 Germania av. (See right and left center lines.)

SOUTHERN SURETY OF ST LOUIS, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

INSURANCE COMPANIES—FIRE.

AETNA OF HARTFORD, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

ALLEMANNIA FIRE INSURANCE CO OF PITTSBURG, PA, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

AMERICAN CENTRAL OF ST LOUIS, MO, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

AMERICAN INSURANCE CO OF NEWARK, N J, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

AMERICAN INSURANCE CO OF N J, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

ATLAS OF ENGLAND, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

BRITISH AMERICA OF TORONTO, ONT, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

CALEDONIAN OF SCOTLAND, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

CALIFORNIA FIRE OF CALIFORNIA, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

CALUMET OF ILLINOIS, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

CENTRAL NATIONAL FIRE INSURANCE CO OF CHICAGO, ILL, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines)

CENTRAL NATIONAL FIRE INSURANCE CO OF CHICAGO, ILL, David Swinton Agt, 123 S Franklin. (See left bottom lines.)

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COMMONWEALTH OF NEW YORK, H A Savage Co Agts, 604 Bearinger Bldg. (See right side lines)

CONCORDIA FIRE INSURANCE CO OF MILWAUKEE, WIS, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

CONTINENTAL OF NEW YORK, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

DUTCHESS OF NEW YORK, H A Savage Co Agts, 604 Bearinger Bldg. (See right side lines.)

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EUREKA FIRE AND MARINE INSURANCE CO OF CINCINNATI, O, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

FIDELITY-PHENIX OF N Y, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

FIDELITY UNDERWRITERS OF N Y, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

FIRE ASSOCIATION OF PHILADELPHIA, PA, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

FIREMAN'S FUND OF CALIFORNIA, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2)

FIREMENS' UNDERWRITERS OF NEWARK, N J, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

FRANKLIN OF PA, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

GENERAL FIRE ASSURANCE CO OF PARIS, FRANCE, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

GERMAN-AMERICAN OF N Y, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

GERMAN FIRE INSURANCE CO OF PITTSBURG, PA, David Swinton Agt, 123 S Franklin. (See left bottom lines.)

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GIRARD FIRE AND MARINE INSURANCE CO OF PHILADELPHIA, PA, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

GLENS FALLS INSURANCE CO OF GLENS FALLS, N Y, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

GRANITE STATE OF N H, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

HAMBURG-BREMEN OF GERMANY, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

HANOVER OF NEW YORK, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

HARTFORD OF HARTFORD, CONN, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

HARTFORD OF HARTFORD, CONN, H A Savage Co Agts, 604 Bearinger Bldg. (See right side lines.)

HOME OF N Y, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

INDEMNITY MUTUAL MARINE, H A Savage Co Agts, 604 Bearinger Bldg. (See right side lines.)

INSURANCE CO OF NORTH AMERICA, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

JEFFERSON FIRE INSURANCE CO OF PHILADELPHIA, PA, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

LIVERPOOL AND LONDON AND GLOBE OF LONDON, ENG, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

LIVERPOOL AND LONDON AND GLOBE OF ENGLAND, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

LONDON ASSURANCE OF ENGLAND, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

MARYLAND CASUALTY CO, H A Savage Co Agts, 604 Bearinger Bldg. (See right side lines.)

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MONONGAHELA UNDERWRITERS OF NEW YORK, Ames Realty Co Agts, 214 Germania av. (See right and left center lines.)

NATIONAL BEN FRANKLIN INSURANCE CO OF PITTSBURG, PA, David Swinton Agt, 123 S Franklin. (See left bottom lines.)

NATIONAL OF HARTFORD, CONN, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG, PA, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

NATIONAL UNION INSURANCE CO OF PITTSBURG, PA, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

NEW BRUNSWICK FIRE INSURANCE CO OF NEW BRUNSWICK, N J, David Swinton Agt, 123 S Franklin. (See left bottom lines.)

NEW HAMPSHIRE OF N H, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

NEW YORK UNDERWRITERS' AGENCY, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

NIAGARA OF N Y, B Geer and Son Agts, 218 N Hamilton. (See back cover and page 2.)

NORD-DEUTSCHE OF HAMBURG, GERMANY, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

NORTH BRITISH AND MERCANTILE OF ENGLAND, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

NORTH RIVER OF NEW YORK, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

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OHIO FARMERS' INSURANCE CO OF LE ROY, O, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

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PALATINE OF ENGLAND, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

PENNSYLVANIA FIRE OF PHILADELPHIA, PA, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

PEOPLE'S NATIONAL OF PHILADELPHIA, PA, Ames Realty Co Agts, 214 Germania av. (See right and left center lines.)

PEOPLE'S NATIONAL OF PHILADELPHIA, PA, H A Savage Co Agts, 604 Bearinger Bldg. (See right side lines.)

PHILADELPHIA UNDERWRITERS OF PHILADELPHIA, PA, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

PHOENIX OF ENGLAND, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

PHOENIX OF ENGLAND, H A Savage Co Agts, 604 Bearinger Bldg. (See right side lines.)

PHOENIX OF HARTFORD, CONN, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

PROVIDENCE-WASHINGTON OF R I, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

RELIANCE INSURANCE CO OF PHILADELPHIA, PA, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

ROCHESTER GERMAN UNDERWRITERS' AGENCY OF ROCHESTER, N Y, C G Brater Agt, 2 Merrill Bldg. (See adv in Real Estate.)

ROCHESTER GERMAN UNDERWRITERS' AGENCY, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

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SECURITY INSURANCE CO OF NEW HAVEN, CONN, David Swinton Agt, 123 S Franklin. (See left bottom lines.)

SOUTHERN SURETY OF ST LOUIS, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

SPRINGFIELD FIRE AND MARINE OF MASS, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

STANDARD FIRE INSURANCE CO OF HARTFORD, CONN, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

STERLING FIRE INSURANCE CO OF INDIANAPOLIS, IND, Ames Realty Co Agts, 214 Germania av. (See right and left center lines.)

SUN INSURANCE OFFICE OF ENGLAND, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

SVEA OF SWEDEN, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

UNDERWRITERS OF ST LOUIS, MO, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

UNION FIRE INSURANCE CO OF PARIS, FRANCE, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

UNITED STATES INSURANCE CO OF N Y, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

WESTERN ASSURANCE OF CANADA, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

WILLIAMSBURGH CITY FIRE INSURANCE CO OF NEW YORK CITY, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

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TRAVELERS INDEMNITY OF HARTFORD, CONN, J Maurice Wheeler Agt, 206 Bearinger Bldg. (See opp page 990.)

INSURANCE COMPANIES—HEALTH.

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MASSACHUSETTS BONDING AND INSURANCE CO OF BOSTON, MASS, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

Michigan Casualty Co, 311 Bearinger bldg.

NORTH AMERICAN ACCIDENT ASSOCIATION, 301-302 Kirby Bldg. (See right side lines.)

SOUTHERN SURETY OF ST LOUIS, Fred G Schlagel & Co Agts, 213-214 Kirby Bldg. (See right bottom lines.)

TRAVELERS INSURANCE CO, HARTFORD, CONN, J Maurice Wheeler District Agt, 206 Bearinger Bldg. (See opp page 990.)

TRAVELERS OF HARTFORD, CONN, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

UNITED STATES HEALTH AND ACCIDENT INSURANCE CO, 128-130 N Washington av. (See left side lines.)

INSURANCE COMPANIES—LIABILITY.

MASSACHUSETTS BONDING AND INSURANCE CO OF BOSTON, MASS, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

TRAVELERS OF HARTFORD, CONN, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

TRAVELERS INSURANCE CO, HARTFORD, CONN, J Maurice Wheeler District Agt, 206 Bearinger Bldg. (See opp page 990.)

INSURANCE COMPANIES—LIFE.

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FIDELITY MUTUAL LIFE INSURANCE CO, Nathan H Wonderlic mngr, 509 Wiechmann Bldg.

GERMANIA LIFE INSURANCE CO OF N Y, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

HARTFORD OF HARTFORD, CONN, Ames Realty Co Agts, 214 Germania av. (See right and left center lines.)

Massachusetts Mutual of Springfield, Mass, 609 Bearinger bldg.

Metropolitan Life of New York, 407 Eddy bldg.

Michigan Mutual Life Ins Co, 202 Wiechmann bldg.

Michigan State Life Insurance Co of Detroit, 612 Kirby bldg.

MUTUAL BENEFIT LIFE INS CO, Clift & Bullock District Agts, 403 Eddy bldg.

New Era Association, 416 N Mason.

NORTHWESTERN MUTUAL LIFE INSURANCE CO OF MILWAUKEE, WIS, 205 Bearinger Bldg.

Phoenix Mutual Life Insurance Co, 203 Kirby bldg.

PROVIDENT LIFE AND TRUST CO, George H Chaffin Agt, 1321 Adams.

Prudential Insurance Co of America, 108 Genesee av.

Sun Life Assurance Co of Canada, 503 Eddy bldg.

TRAVELERS INSURANCE CO, HARTFORD, CONN, J Maurice Wheeler, District Agt, 206 Bearinger Bldg. (See opp page 990.)

INSURANCE COMPANIES—PLATE GLASS.

FIDELITY AND CASUALTY OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

GLOBE INDEMNITY CO OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

MARYLAND CASUALTY OF BALTIMORE, MD, Schwahn-Khuen Agency Agts, 5 Miller Bldk. (See right top lines.)

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INSURANCE COMPANIES—STEAM BOILER.

FIDELITY AND CASUALTY OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

GLOBE INDEMNITY CO OF NEW YORK, B Geer & Son Agts, 218 N Hamilton. (See back cover and page 2.)

MARYLAND CASUALTY OF BALTIMORE, MD, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

MASSACHUSETTS BONDING AND INSURANCE CO OF BOSTON, MASS, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

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TRAVELERS INSURANCE CO, HARTFORD, CONN, J Maurice Wheeler District Agt, 206 Bearinger Bldg. (See opp page 990.)

INSURANCE COMPANIES—SURETY BONDS.

NATIONAL SURETY CO OF N Y, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

SOUTHERN SURETY CO OF ST LOUIS, MO, Ames Realty Co, Agts, 214 Germania av. (See right and left center lines.)

INSURANCE COMPANIES—TORNADO.

AMERICAN INSURANCE CO OF NEWARK, N J, Edwin Kersten Agt, 3-4 German American State Bank Bldg. (See right center lines.)

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HANOVER OF NEW YORK, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)
NORTH BRITISH AND MERCANTILE OF ENGLAND, Schwahn-Khuen Agency Agts, 5 Miller Blk. (See right top lines.)

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Clements Arthur, City Hall.
McDonald James E, 1117 Wadsworth av (B V.)
Wisner G M, 309 Genesee av.

*KINDLING.

GENESEE COAL CO, 501 Emily. (See right center lines.)
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)

*KNEADING MACHINES.

WERNER & PFLEIDERER, 1204 N Niagara. (See page 1096.)

KNIT GOODS.

World's Star Knitting Co, 119 N Franklin.

KNITTING MILLS.

Clare Knitting Mills, Holland av n w cor Fenton.

*KODAKS.

DANFORTH M E, 113-115 S Jefferson Av. (See right top lines and adv in Photographic Supplies.)

LADDER MANUFACTURERS.

Saginaw Ladder Co (Ltd), n w cor Williamson and Fordney.

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MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)

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Garten & Traub, 207 S Washington av.
Kramer Bernard, 132 S Washington av.
McCubbin Wm M, 211 Genesee av.
SEITNER BROS, 314-320 Genesee Av. (See left top lines and page 10.)
TANNER M W CO THE, 118-126 N Franklin.
Weisberg Jacob, 116 S Jefferson av.

LAMP GOODS.

WATSON H & CO, 420-422 Genesee Av. (See right top lines and page 6.)

LAMPS.

SIEBEL H S, 119 N Hamilton. (See card in Watches, Clocks, and Jewelry).
STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)
WATSON H & CO, 420-422 Genesee Av. (See right top lines and page 6.)

*LAMPS—AUTOMOBILE—REPAIRING,

BEARINGER E B, s e cor Janes av and Baum. (See left center lines.)

LANDS.

(See also Farming Lands; also Pine Lands.)

ATWOOD WM Q ESTATE, 518 Potter. (See right center lines.)
BRIGGS & COOPER CO (LTD), 611-612 Bearinger Bldg. (See front cover and page 4.)
Burt W R, 1 Second National Bank bldg.
Eddy & Glynn, 510 Eddy bldg.
Fenton-Maier Co, 214 Kirby bldg.
Hill Arthur & Co, 210 S Washington av.
Hill-Davis Co Ltd, 700 N Hamilton.
KERSTEN EDWIN, 3-4 German American State Bank Bldg. (See right center lines.)
Lawrence Frank Real Estate Exchange, 209 S Jefferson avenue.
McClure Land Co, 506 Bearinger bldg.
Michigan-Idaho Fruit Land Co, 24-26 Hamilton sq bldg
Mitchell & McClure, 506 Bearinger bldg.
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Stone E P & Co, 605 Bearinger bldg.
Wilson E F, 603 Bearinger bldg.

LANDSCAPE GARDENERS.

Dieckmann Herman A, 439 S 7th.
Ellis D H, 616 Owen.
Imker Henry W Jr, 201 Greenwich.

LATH AND SHINGLES.

(See also Shingle Mnfrs.)

BECKER BROS, 509 Brockway. (See page 6.)
BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).
BRIGGS & COOPER CO (LTD), 611-612 Bearinger Bldg. (See front cover and page 4.)
REMER BROS, 300 Madison. (See right side lines.)
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)

LAUNDRIES.

Brooks Sarah (lace work), 1714 N Bond.
Lee You, 125 S Baum.
Peerless Laundry & Dye Co, 311 N Hamilton.
Price Laundry The, 215-217 S Hamilton.
Robertson's Laundry, 227-231 N Franklin.
Sam Wah, 907 Genesee av.
Witters' Laundry, 112-116 N Jefferson av.

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MARTIN CHARLES J, 808 Janes av. (See left center lines.)

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BEACH EMMET L, 407-408-409 Kirby Bldg.
Blaisdell Homer L, 613 Bearinger bldg.
Bradt L E, 2-3 Cass blk.
Brooks G B, 209 Bearinger bldg.
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Browne C M, 10-12 Hamilton Sq bldg.
Brucker R H, 308-310 Kirby bldg.
Combs J A, 318 Bearinger bldg.
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Denfeld W F, 125 N Washington av.
Deveraux James P, 518 Bearinger bldg.
DURAND LORENZO T, 201-202 Bearinger Bldg.
Eaton, Holland & Smith, 513 Bearinger bldg.
Emerick Frank E, 120 N Hamilton.
Faucher John P, 304 Geisler blk.
Gage W G, 610 Bearinger bldg.
Gallup, Rogner & Gallup, 701-703 Kirby bldg.
Geisler Hugo P, 301-302 Geisler blk.
Hanchett Benton, 201 Eddy bldg.
Humphrey & Grant, 609-615 Eddy bldg.
Kendrick R R, 505 Kirby bldg.
KIRBY JULIUS B, Kirby Bldg.
Kleinfeld Frank F, 608 Bearinger bldg.
Klumpp W C, 610 Bearinger bldg.
Lamson W J, 125 N Washington av.
Lynd A J, 406 Bearinger bldg.
McKay J A, 203-205½ Eddy bldg.
Martin W H, 607-608 Eddy bldg.
Morse J E, 323 Genesee av.
Myer A F, 407-409 Kirby bldg.
NAEGELY HENRY E, 310 Bearinger Bldg.
Newberry J O, 9-10 Mason bldg.
Newton & Stevens, 606 Bearinger bldg.
O'Keefe J F, 204 Bearinger bldg.
Ostler Stanley R, 301-302 Geisler blk.
Otto & Davis, 414-415 Bearinger bldg.
Penney & Harris, 508 Kirby bldg.
Peter J B, 207 Eddy bldg.
Picard Frank A, 310 Bearinger Bldg.
Pistorius Herman, 3 Tower blk.
Purcell Miles J, 510 Bearinger bldg.
Quinn F Q, 404 Bearinger bldg.
ROCKWITH FRANK A, 402-406 Kirby Bldg.
Ryan G C, 408 Court.
Scholz Wm J, 1003 N Bond.
Smith W J, 603 N Fayette.
Snow A E, 1 Merrill bldg.
Snow & Snow, 208 N Hamilton.
Thayer R B, 613 Bearinger bldg.
Townsend Emory, 5-6 Heavenrich blk.
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Zander Tacitus P, 608 Bearinger bldg.

LEATHER BELTING.
(See also Belting and Hose.)

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

***LEATHER GOODS.**

ARNOLD H B COMPANY THE, 129 N Franklin. (See left bottom lines.)
SEEMANN & PETERS, 200-212 N Franklin. (See front cover and opp page 908.)
SIEBEL H S, 119 N Hamilton. (See adv in Watches, Clocks and Jewelry).
SWINTON & CO, 123 S Franklin. (See left bottom lines.)

***LEATHER NOVELTIES.**

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

LEATHER AND FINDINGS.

Brueck Frederick, 115 Lapeer av.
Carlisle F W & Co, 127-129 N Water.
Koenitzer Tanning Co, Wheeler nr Ring.

***LEGAL BLANKS.**

ARNOLD H B COMPANY THE, 129 N Franklin. (See left bottom lines.)
SEEMANN & PETERS, 200-212 N Franklin. (See front cover and opp page 908.)

LIBRARIES.
(See page 101.)

***LIME MNFRS.**

REMER BROS, 300 Madison. (See right side lines.)

LIME, PLASTER AND CEMENT.

BATZ EDWARD G & SON, 1422 Monroe. (See right center lines.)
GENESEE COAL CO, 501 Emily. (See right center lines.)
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***LINOLEUMS, OIL CLOTHS, ETC.**

FOX ADOLPH F, 111-113 S Franklin. (See right top lines.)
MURPHY & O'HARA, 714-716 Genesee av. (See left top lines.)
TANNER M W CO THE, 118-126 N Franklin.

***LINOTYPE COMPOSITION.**

McCRON W J, 212-216 N Franklin. (See left side lines.)
SEEMANN & PETERS, 301-311 Tuscola. (See front cover and opp page 908.)

***LIQUID MEASURING APPARATUS.**

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See Wines and Liquors—Wholesale.

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Bartow & Enright, 218-234 N Baum.
Bauer G J, 128 S Weadock av.
Benjamin M I, 300-306 S Hamilton
Cady Loren, 307 Johnson.
Case F E, 409 Adams.
Chalmers Robert, 234 S Baum.
Davis Wm F, 317 S Franklin.
GRANDE THE, 308-312 N Hamilton. (See right side lines.)
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Johnson Patrick, 300 Germania av.
Leach George F, 301-311 S Hamilton.
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Peters Otto, 1913 N Michigan av.
Pettit Fred D, 709 N Jefferson av.
Robinson W R, 311 Van Buren.
RUMSEY C W, 301 N Franklin. (See page 10.)
Saginaw Sale & Livery Co, 1915 N Michigan av.
Seifert A C, 2715 S Washington av.
Topham W B & Sons, 108 S Warren av.
Weale J J, 224 S Baum.
Zuber Mark, r 221 N Baum.
Zuber Wm, 110 S Weadock av.

*LOAF DOUGH DIVIDERS.

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LOANS.

AMES REALTY CO, 214 Germania av. (See right and left center lines.)
Appleby B G Co, 200-209 Foresters' Temple.
ATWOOD WM Q ESTATE, 518 Potter. (See right center lines.)
Averill H S, 616 Gratiot av.
Baker C W & Co, 3103 S Washington av.
BRATER C G, 208 S Harrison. (See adv in Real Estate.)
Connelly Bros, 601-603 Genesee av.
GERMAN AMERICAN STATE BANK THE, 418 Genesee av (E S) and 124 N Hamilton (W S). (See back cover and page 5.)
Holst Walter D, 214 Genesee av.
Hynes Thomas C, 502 Bearinger bldg.
KERSTEN EDWIN, 3-4 German American State Bank Bldg. (See right center lines.)
Lawrence Frank Real Estate Exchange, 209 S Jefferson
Michigan Loan Co, 211 Genesee av.
People's Loan Co, 210 Kirby bldg.
Pistorius Herman, 3 Tower blk.
Riser M L, 923 S Fayette.
Riser Roy R, 321 N Jefferson av.
Saginaw Building and Loan Assn, 114 S Michigan av.
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Union Loan Co, 319 Genesee av.

Welzeihn Albert C, 203 Bearinger bldg.

LOG AND PINE LANDS.

(See also Pine Lands.)

Fordney Hon J W, 18-20 Merrill bldg.

Hill Arthur & Co (Ltd), 210 S Washington av.

Rupp J J, 505 Bearinger bldg.

*LOOSE LEAF DEVICES.

ARNOLD H B COMPANY THE, 129 N Franklin. (See left bottom lines.)

SEEMANN & PETERS, 200-212 N Franklin. (See front cover and opp page 908.)

SWINTON & CO, 123 S Franklin. (See left bottom lines.)

*LOW WATER ALARM MNFRS.

EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)

LUMBER COMMISSION.

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LUMBER DEALERS.

Barton F D & Co, 408 Eddy bldg.

Bliss C S, 303 Weiss.

BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).

Booth & Boyd Lumber Co, Holden s e cor Baum.

BRIGGS & COOPER CO (LTD), 611-612 Bearinger Bldg. (See front cover and page 4.)

Corcoràn Peter, 405 Bearinger bldg.

Cutler Bay Lumber Co Ltd, 605 Bearinger bldg.

Dietrich J S, s e cor Sheridan av and Morse.

Dorr T E, 408 Bearinger bldg.

Duggan J J, 1100 N Washington av.

Eddy C K & Sons (Inc), 510 Eddy bldg.

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Hill C M Lumber Co, 504 Bearinger bldg.
Jackson Thomas & Co Ltd, 2019 S Michigan av.
Kerry & Way, Bristol, s w cor Niagara.
Kuehl C W, 401 Eddy bldg.
McCandless S F & Co, 305 Eddy bldg.
McCormick-Hay Lumber Co, Salt and Florence.
Mershon, Eddy, Parker Co, Mershon Station.
Oliver-McAvoy Timber Co, Hamilton Sq bldg.
Phillips Arthur W, 404-405 Eddy bldg.
Quinn & Murray, 1717 Genesee av.
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)
Rupp J J, 505 Bearinger bldg.
Scheurman Lumber Co Ltd, 1407 N Niagara.
Sherwood J J, 402 Eddy bldg.
Wright A W Lumber Co, n e cor Bristol and Niagara.
Wylie & Buell Lumber Co, 314 Bearinger bldg.

LUMBER—HARDWOOD.

BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).
BRIGGS & COOPER CO (LTD), 611-612 Bearinger Bldg. (See front cover and page 4.)
Derry Lumber Co, 413 Bearinger bldg.
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)
Saginaw Mnfg Co, 122 King.

LUMBER MNFRS.

Batchelor Timber Co, 314 Bearinger bldg.
BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).
Booth & Boyd Lumber Co, Holden av s e cor Baum.
BRIGGS & COOPER CO (LTD), 611-612 Bearinger Bldg. (See front cover and page 4.)
Cutler Bay Lumber Co, 605 Bearinger bldg.
Dietrich J Stephen, s e cor Sheridan av and Morse.
East Side Lumber Co, 309 Hayden and 1717 Genesee av
Eastman S L Flooring Co, cor Carrollton and Shattuckville rd, Carrollton.
Gardner, Peterman & Co, 409½ Court.
Germain & Boyd Lumber Co, Holden, s e cor Baum.
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Stone-Grant Lumber Co Ltd, 605 Bearinger bldg.

LUMBER—WHOLESALE.

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BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).
Booth & Boyd Lumber Co, Holden s e cor Baum.
BRIGGS & COOPER CO (Ltd), 611-612 Bearinger Bldg. (See front cover and page 4.)
Cornwell Lumber Co, 511 S Franklin.
Derry Lumber Co, 413 Bearinger bldg.
Eastman S L Flooring Co, cor Carrollton and Shattuckville rd, Carrollton.
Galloway-Pease Co, 510 Eddy bldg.
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Mershon John D Lumber Co, 210 Bearinger bldg.
Pacific Lumber Co, 210 Bearinger bldg.
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)
Scheurman Lumber Co, 1407 N Niagara.
Welsh Fred R, Bristol, s w cor Niagara.
Wright A W Lumber Co, Bristol, n e cor N Niagara.
Wylie & Buell Lumber Co, 314 Bearinger bldg.

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Lufkin Rule Co, Hess av, cor Prescott.
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*LUMBERMEN'S SUPPLIES.

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)
MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)
SAGINAW HARDWARE CO, 200-208 S Hamilton. (See right side lines.)

*LUMBERMEN'S TOOLS—MNFRS.

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Garey-Casamer Co (second hand), 1380 N Niagara.
Jackson-Church-Wilcox Co, 516-524 N Hamilton.
JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)
Mershon Wm B & Co, Mershon Station.
Saginaw Candy Machinery Co, 312 S Hamilton.
White Thomas, 118 N 4th av.
WILLCOX ENGINEERING CO, Willcox Bldg, s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

*MACHINERY BUSINESS.

SAGINAW TRANSFER CO LTD, Morley Blk 115-129 N Washington av. (See left top lines.)

*MACHINERY MOVERS.

SAGINAW TRANSFER CO LTD, Morley Blk 115-129 N Washington av. (See left top lines.)

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(See also Founders and Machinists.)

Bartlett A F & Co, 930 S Water.
BEARINGER ELBERT B, s e cor Janes av and Baum. (See left center lines.)
Bruno T & Son, 616-618 S Hamilton.
CARROLL WM D & CO, 110 Tuscola. (See page 8.)
EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)
Ewen Edward C, 117 S Water.
FISCHER J GEORGE, 223 S Washington av. (See right center lines.)
Goodboo Wm C, 806 Janes av.
HEGINBOTTOM S H & SONS, 513-521 Tuscola.
Helfrecht Machine Co, 412 S Hamilton.
Jackson-Church-Wilcox Co, 516-524 N Hamilton.
JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)
Koehler Bros, 208-214 S Water.
Mershon W B & Co, Mershon Station.
Mitts & Merrill, 1009 S Water.
Stork Motor Co, 1210 N Niagara.
Wickes Bros, 512 N Water.

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Williamson Wm, n w cor Williamson and Fordney.
WOLVERINE MACHINE WORKS, 1550 Holland av.
Zagelmeyer A F, 512 Tuscola.

*MACHINISTS—AUTOMOBILE.

BEARINGER ELBERT B, s e cor Janes av and Baum. (See left center lines.)

*MACHINISTS—REPAIR WORK.

CARROLL WM D & CO, 110 Tuscola. (See page 8.)

MAILING LISTS AND ADDRESSING.

POLK R L & CO, 992 Rand & McNally Bldg, Chicago, Ill.

MALTSTERS.

(See also Brewers).

BANNER BREWING CO THE, 1741 Genesee av. (See top and bottom edges.)
SCHEMM J G BREWING CO THE, 926 N Hamilton. (See left top lines).

MANICURES.

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Dupuis May I, 443 S 12th.
Hebert Mrs Jennie, 517 Genesee av.
Hoock Marie L, 521 Genesee av.
IMPERIAL HAIR SHOP, 2d Floor, 415 Genesee av. (See page 1173.)
Koepplinger Kate, 1426 Genesee av.
MARINELLO SHOP, 1426 Genesee av. (See page 1172.)
MODERN BEAUTY PARLORS THE, 309 N Baum. (See page 9.)
Teeters Mrs Maud P, 410 Eddy bldg.
Tolbert Maggie L Mrs, 229 S 14th.

MANUFACTURERS' AGENTS.

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)
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Symons J W Jr, 312 Bearinger bldg.
Toney Harry S, 602 Carroll.
Wallis F B (dry goods), 217 Germania av.

MANUFACTURERS' SUPPLIES.

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

*MANUFACTURING OPTICIANS.

FARMER F D, 221 Genesee Av. (See left top lines.)

*MANUSCRIPT HOLDERS.

MACOMBER MANUSCRIPT HOLDER AND LINE Indicator, 502 Bearinger Bldg. (See right top lines)

*MAPLE CLIPPINGS.

GENESEE COAL CO, 501 Emily. (See right center lines.)

*MAPLE FLOORING.

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Strable Mnfg Co, 1560 Holland av.

*MAPLE SLABWOOD—WHOLESALE.

GENESEE COAL CO, 501 Emily. (See right center lines.)

*MAPS.

Kelsey F J & Son, 202 Genesee av.
SWINTON & CO, 123 S Franklin. (See left bottom lines.)

*MAPS AND PLANS.

WILLCOX GEORGE B, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

MARBLE AND GRANITE WORKS.

Andrus C A, 819 Gratiot av.
CARTWRIGHT BROS' GRANITE CO, Detroit, Mich. (See opp page 273.)
Gaffney Bros, 332 W Genesee av.
Hobson & Co, 501-511 N Water.
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ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

*MARINE AND FIELD GLASSES.

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

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Haddlesay Wm, 1530 Williamson.
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Loree Eli, w s 19th, 1 s of Washington av.
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Schmidt A C, 2150 State.
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Tyler Thomas O, s s Sherman, 3 w of Carrollton.
Zorn & Gartner, 990 Brockway.

MASON CONTRACTORS.

WYNES JOTHAM G, 242 Mott. (See page 11.)

MASONS—BRICK AND STONE.

See Contractors.

*MASONS.

WYNES JOTHAM G, 242 Mott. (See page 11.)

MASONS' SUPPLIES.

REMER BROS, 300 Madison. (See right side lines.)
SAGINAW COAL CO, W End Genesee av Bridge and 321 N Water. (See left side lines and front cover.)

MASSAGE.

Barnes Mrs Jennie, 9 Tower blk.
Goddin Rosa E Mrs, 410 S Park av.
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Merrill Lilla P, 423 N Harrison.
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*MATTRESSES, BEDDING, ETC.

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Heyn Arthur R, 2230 Court.
Kimmel F J & Son, e s 17th, 2 n of Norman.
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Saginaw Beef Co, cor Thompson and Franklin.
Sulzberger & Sons of America The, 219-223 N Water.
Vogt-Schmidt Co, 516-523 N Niagara.

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Alter Charles A, 1839 Madison.
Bandemer Wm L, 803 Hoyt av.
Bazley Cash Market, 125 S Jefferson av.
Beuthin F C W, 1702 Janes av.
Bird C H, 2716 S Washington av.
Brady Alonzo H, 1207 Court.
Campau Arthur J, w s Carrollton, 1 n of Maple, Carrollton.
Carle A P, 1527 Janes av.
Cuthbertson David R & Co, 1300 N 6th av.
Dukarski Stanislaus, n e cor N 16th and Fuller.
Edelhoff R F, 700 Genesee av.
Enszer J Z, 709 Gratiot av.
Fink A G, 807 Lapeer av.
Gawne A H, 1224 N 6th.
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Hubert Frederick W, 606 Carroll.
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King John, 702 S Washington av.
Knuttle & Brunner, 513 W Genesee av.
Krenz Edward F, 1703 N Bond.
Kundinger M W, 1522 S Michigan av.
LaVallee Joseph, 2321 N Michigan av.
Mann Edward, 501 Howard.
Marskey J A, 402 Kirk.
Moll Charles, 707 Hoyt av.
Naumann Nicholas, 1811 Madison.
Nielski Frank, 1301 Genesee av.
Peters Bros, 614 Gratiot av.
Reiser Joseph A, 1520 S Michigan av.
Schaefer J G & Son, 221 Lapeer av.
Schendel A W, 1200 State.
Schmidt Wm 1800 Court.
Schwinck Bros, 806 Genesee av, 132 N Jefferson av and 1303 Court.
Shepard W B F, 1044-1046 Holland av.
Sias Asa, 820 Clinton.
Smith Lawrence H, 1000-1002 Gratiot av.
Sommerfeldt Valentine, s w cor Annesly and S 16th
Stiber & Mayer, 405 Wadsworth av.
Stierle Louis, 709 Hoyt av.
Strieter Fred, 703 Walnut.
TATHAM VICTOR J, 1709-1711 Genesee Av. (See left side lines).
Terwilliger James C, 707 Hoyt av.
Weiss Bros, 703 Gratiot av.
Weston Edwin, 2440 Court.
Wolf John & Son, 323 Lapeer av.
Wolpert & Sons, 714-716 N Jefferson av.
Woschnak E H, 2344 S Michigan av.
Yuncker L W, 656 Sheridan av.
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PRALL D E & CO, 111 S Jefferson av. (See marginal line front cover.)
Saginaw Medicine Co, 728 N Washington av.
Viavi Co, 306 Kirby bldg.

MEN'S FURNISHING GOODS.

Barie Wm Dry Goods Co The, 402-404 Genesee av.
Bauer Bros, 320 Court.
Bennett Clyde C, 1516 S Michigan av.
BRIX H H, 121 N Baum. (See page 8.)
Demers Bros, 203 Genesee av and 319 Court.
Griggs & Butenschoen, 319 Genesee av.
Heavenrich Bros & Co, 301-307 Genesee av.
IPPEL J W CO THE, Court, s e cor Michigan av. (See right top lines.)
Jaeckel & Rau, 212 Genesee av.
Krause Paul Clothing Co, 404 Court.
Mautner & Krause, 401 Genesee av.
Mercer & Co, 209-211 Genesee av.
Richter Albert O, 1217 Court.
Ryan Wm H, 215 Genesee av.
SEITNER BROS, 314-320 Genesee av. (See left top lines and page 10.)
TANNER M W CO THE, 118-126 N Franklin.
Tredo Wm P, 300 Genesee av.

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WILL W A, 6 Mercer Bldg. (See left center lines.)

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Brenner G Jerome, 118 S Michigan av.
Disner Israel, 225 N Hamilton.
Heavenrich Bros & Co, 301-307 Genesee av.
Huff J A & Co, 200 N Hamilton.
Manhattan Woolen Mills, 117 N Franklin.
Mountjoy Archibald R, 126 N Jefferson av.
O'Hara James Jr, 110 N Franklin.
Reade T A, 207 Genesee av.
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Weigh Joseph L, 309 Court.
Weiss Eugene, 126 N Baum.

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American District Tel Co, 115 S Washington av.
BLUE STREAK MESSENGER SERVICE, 126 S Baum. (See left center lines.)
Bootie Messenger Service, 109 Lapeer av.
Mounted Motorcycle Messenger Service, 217 S Washington av.
Spiely's Messenger Service, 321½ Court.
United Messenger Service, 120½ N Baum.

*METAL WEATHER STRIPS.

Acme Metal Weather Strip Co, 731 Hoyt av.
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JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)

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ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)
EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)
JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)
Michigan Saw Co, 101-109 Germania av.
MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)
SAGINAW HARDWARE CO, 200-208 S Hamilton. (See right side lines.)
Sullivan Howard W, 111 Germania av.

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Art Millinery, 106 Genesee av.
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Bretz Anna A Mrs, 710 Tuscola.
Brimson & Kott, 106 Genesee av.
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Chase Mrs Gertrude, 106 N Michigan av.
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Dietrich Mrs Martha, 114 N Franklin.
Dolph-Dobson Co, 219 Genesee av.
GATELY CO THE, 120-130 S Franklin. (See back cover.)
Gawne Eva R Mrs, 728 N 4th av.
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O'Neill M E, 121 N Franklin.
Riese Julia H, 603 Court.
Rogers Alta M, 112 N Michigan av.
SEITNER BROS, 314-320 Genesee av. (See left top lines and page 10.)
Smith & Co, 123 N Jefferson av.
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TANNER M W CO THE, 118-126 N Franklin.
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***MINERAL WATERS.**

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MINING COMPANIES.

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***MIRRORS—RETAIL.**

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Milne Bros, 119 S Franklin.
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Safety Storage Co, 213-217 Tuscola.

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Evans Neva, 433 Carrollton.
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Flack Katherine J, 623 N Michigan av.
Fogg Elmer, 1811 Janes av.
Friedrich Elsie M, 914 Hancock.
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Hurst Vera A, 630 S Park av.
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Klenke Wm H, 407 Sheridan av.
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Lash Sylvia M Mrs, 1025 Lapeer av.
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NEWS DEALERS.

(See also Books and Stationery.)

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Stansell S I, 109 N Washington av.
Stewart J H, 310 Tuscola.
Traylor G F, 131 S Baum.
Tuhy M L, 106 S Jefferson av.
Union News Co, 522 Potter and P M R R depot.
Williams Mrs E B, 112 N Franklin.

NEWSPAPERS—DAILY.

SAGINAW COURIER-HERALD THE, 114-116 S Jefferson av. (See page 15-16.)
SAGINAW DAILY NEWS, 307-311 Tuscola. (See page 12.)

NEWSPAPERS—MONTHLY.

Luther-Freund Der, 124 S 2d.
Michigan Business, 216 N Hamilton.
Michigan Miner The, 921 Johnson.

NEWSPAPERS—WEEKLY.

Saginaw Evening Press, 208 N Hamilton.
Saginaw Journal, 111 Lapeer av.
Saginaw Post-Zeitung, 208-212 Lapeer av.
Saginawian The, 216 N Hamilton.
Spectator The, 206½ N Hamilton.
Valley News, N Hamilton cor Hancock.

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Koepke S G, 403 Bearinger bldg.
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Lamson W J, 125 N Washington av.
Lenihan Patrick, 502 Owen.
LIGHT CHARLES W, 113 N Water.
Lynd A J, 406 Bearinger bldg.
MACOMBER C C, 502 Bearinger Bldg. (See right top lines).
Macomber M H, 503 Eddy bldg.
Naegely H E, 510 Bearinger bldg.
Nerreter Louis G, 207 Bearinger bldg.
Nickodemus M L, 234 S Weadock av.
Patterson E H, 602 Bearinger bldg.
Peter J B, 206-207 Eddy bldg.
Pistorius Herman, 3 Tower blk.
Purcell M J, 510 Bearinger bldg.
Ryan G C, 408 Court.
SAVAGE H A CO, 604 Bearinger Bldg. (See right side lines.)
Scholz Wm J, 1003 N Bond.
SCHWAHN-KHUEN AGENCY, 5 Miller Blk. (See right top lines.)
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UNION ABSTRACT CO, 5 Merrill Bldg. (See left top lines.)
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Weadock G L, 401-402 Bearinger bldg.
Welzeihn Albert C, 203 Bearinger bldg.
Wilson F A, 601-602 Bearinger bldg.
Winter C A, 3 Heavenrich blk.
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Christensen R, 1219-1223 Court.
Grauer & Co, 301 Wadsworth av.
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*PINE CUTTINGS.

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BLUMENTHAL OTTO F, 706 N Granger. (See opp page 1088.)
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Cannan C H, 209 N Franklin.
CUROTT A F, 1006 Van Buren. (See opp page 1088.)
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EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)

***RUBBER HOSE.**

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

RUBBER STAMPS.

ARNOLD H B COMPANY THE, 129 N Franklin. (See left bottom lines.)

POTTER L A STAMP CO, 211 Genesee av. (See left center lines.)

***RUBBER SUPPLIES.**

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

***RUBBER TIRES.**

Diamond Rubber Co of N Y, 815 Genesee av.
Goodrich B F Co The, 706 Genesee av.
SCOLLEN GEORGE E, 308 Germania av. (See page 6.)

***RUBBER WASHERS.**

WERNER & PFLEIDERER, 1204 N Niagara. (See page 1096.)

RUBBERS—WHOLESALE.

Melze, Alderton Shoe Co, 131-135 N Franklin.

RUG MNFRS.

Michigan Employment Institute for the Blind, n s Houghton bet Stark and Benjamin.
SAGINAW RUG MNFG CO, 409 Ames. (See left side lines.)

***RUGS AND LINOLEUMS.**

FOX ADOLPH F, 111-113 S Franklin. (See left bottom lines.)

RULE MNFRS.

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*SADDLERY—WHOLESALE.

MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)

*SAFE MOVERS.

HAHN CHARLES & SON, 411 S 9th. (See page 1180.)

*SAFES—FIRE AND BURGLAR PROOF.

ARNOLD H B COMPANY THE, 129 N Franklin. (See left bottom lines.)

*SAFES AND BANK VAULTS.

SEEMANN & PETERS, 200-212 N Franklin. (See front cover and opp page 908.)

SAFETY DEPOSIT VAULTS.

COMMERCIAL NATIONAL BANK OF SAGINAW, 115 N Hamilton. (See right center lines and page 2.)

GERMAN AMERICAN STATE BANK THE, 418 Genesee av (E S) and 124 N Hamilton (W S). (See back cover and page 5.)

PEOPLE'S SAVINGS BANK THE, 204 Genesee av. (See adv opp page 780.)

SECOND NATIONAL BANK THE, 110-112 N Washington Av. (See front cover.)

*SALARY LOANS.

TIERNEY BROS, 217 Genesee Av. (See left bottom lines).

SALE STABLES.

(See also Livery, Sale and Boarding Stables.)

GRANDE THE, 308-312 N Hamilton. (See right side lines.)

SALOONS.

Adkins & Swallow, 137 N Jefferson av.
Alderton A C, 314 Court.
Appleton & Coughlin, 119-121 S Baum.
Archangeli Daniel, 2601 S Washington av.
Bancroft House Bar, cor Genesee and Washington avs.
Bauer G J, 128 S Weadock av.
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Baumer Joseph, 843 Genesee av.
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Baumler & Wehan, 2327 N Michigan av.
Beck Peter, 403 Genesee av.
Bedore Archie, 422 S Hamilton.
Behm Frederick, 304 N 6th.
Bell George, 410 Hancock.
Berghoff Joseph, 1200 N Washington av.
Bismarck Cafe, 407-409 Lapeer av.
Borowicz John, s w cor Wadsworth av and Kimball.
Bourcier Alexander C, 1510 S Michigan av.
Bourcier Thomas, 1422 S Michigan av.
Bovis George J, 414 S Water.
Bremer Carl G, 805 Genesee av.
Brennan Thomas, 320-322 N Hamilton.
BRENNER C G, 1802 Court.
Bringard Frank, 900 Genesee av.
Brown Minnie, 123 S Niagara.
Brown Wm, 119 Lapeer av.
Bull J C, 1908 Court.
Butzin J & Son, 2823 S Washington av.
Byerlein George M, 302 Wadsworth av.
Cardinal Edward, w s Carrollton, 1 n of Walnut.
Cherry Richard, 2352 S Michigan av.
Colgan Michael, 213 Lapeer av.
Daoust & Heney, 136 N Warren av.
Dederich & Gill, 106 S Washington av.
Dellrose Hotel, 312-314 Potter.
Deshone Thomas, 314 Court.
Dettenthaler Max, 607 Genesee av.
Dieckmann Hildebrand, n e cor N 16th and Norman.
Diekman Otto, 300 N Warren av.
Dietrich Christian C, 634 N 3d av.
Dinsmore S A, 301 N Hamilton.
Donoghue T R, 223 Janes av.
Doran T E, 217 Lapeer av.
Duby A J, 112 S Washington av.
Dudoveaz F S, 1224 Hess av.
Durocher & Coffel, 301-303 Court.
Eastman E C, 434 S Water.
Egerer Bros, 313 Genesee av.
Evans Henry, 128 S Water.
Everett House, Franklin, n w cor Genesee av.
Ewald Herman F, 116 S Washington av.
Ferris J H, 216 S Washington av.
Fink W C, 801 Lapeer av.
Flannery Wm, 232 N Franklin.
Fountain Inn, 212 Potter.

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Geiger O W, 325 Germania av.
Godard F B, 413 Genesee av.
Godeman Joachim, 1132 N Washington av.
Gordon Bros & Trier, 113 N Washington av.
Grant Edward, 115 S Niagara.
Gruber J J, 925 Janes av.
Gruse Martin, 313 Cass.
Gute George, 1261 S Washington av.
Hammel Christ, 1200-1202 S Washington av.
Hefron Wm, 108 N Hamilton.
Heidger & Nagel, 617 S Harrison.
Hildebrandt J G, 1818 Court.
Hoffman Casimir, 824 Cherry.
Hornbacker Fred G, 212 S Franklin.
Hotel Kerby, 222 N Hamilton.
Hotel Vincent Bar, s e cor Washington and Germania avenues.
Hruby Frank, 222 Germania av.
Hunter Edmund, 407 S Franklin.
Jasper Wm H, 1701 Janes av.
Johnson Neil, 323 Bullock.
Jost J M, 501 N Bond.
KAISERHOF THE, 925 Janes av.
Kersten Julius, 500 Potter.
Kippe John, 823 Wadsworth av.
Knippel Frederick W & Co, 1725 Janes av.
Koch Andrew, 109 N Washington av.
Konieczka Anton & Son, n e cor Annesly and 15th (B V).
Kosmacki Peter, n e cor Fuller and Munson.
Krebs Hugo E, 902 Lapeer av.
Kreuchauf Frederick, 107 Genesee av.
Leach Walter O, 321 S Franklin.
Legary Emma K Mrs, 2711 S Washington av.
Lerczak Casimir, s e cor Jackson and Shattuckville rd.
Levy Henry, 600 Potter.
Lipinski & Son, 419 Carrollton.
McInerney Arthur O, 1521 S Michigan av.
McKinney W C, Everett House.
Majestic Buffet, 110 S Washington av.
Marienthal & Rohr, 108 S Washington av.
Marvin Fred J, 323 Genesee av.
Marxer Bros, 107 Lapeer av.
Mates Warren B, 217 S Washington av.
Meienberg J B, 116 S Hamilton.
Mertz Bros, 403 W Genesee av.
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Meyer Gustav M, 1121 State.
Michalski Joseph, 300 Shattuckville rd, Carrollton.
Miller G J, 113 Genesee av.
Miller Herman J, 611 Gratiot av.
Mlynarek L J, 503 Perkins.
Mordec Frank, 522 Perkins.
Nichols & Nelson, s w cor N Washington av and 16th.
Nothelfer Sebastian & Son, 224 Walnut.
Novak F S, 403 Wadsworth av.
Oakley Edward, 116 N Baum.
Office The, 829 Genesee av.
Otto Herman C, 1226 Court.
Ozeraites Joseph, 1325 Hess av.
Pacific Hotel 715 N Jefferson av.
Park House, 2361 S Michigan av.
Peikert Joseph, 2006 N Michigan av and 1305 Court.
Peshick Michael, 215 Lapeer av.
Petre George, 600 S 4th av.
Petre & Meeks, 405 Genesee av.
Pettit Fred, 426 Potter.
Potter Cafe, 538 Potter.
Quinlan Michael, 1016 Clinton.
Raquepaw Gideon, n w cor Carrollton and Sugar.
Ratza Joseph, 532 Perkins.
Rice Edward, 501 N Hamilton.
Roeser F R, 623 Gratiot av.
Rohrbeck Otto H, 100 Brockway.
Romeike Frederick, 500 Gratiot av.
Roth John F, 701 Germania av.
Sager Porter E, 843 Fordney.
Samuels W A, 416 Potter.
Schagane Jacob, 123 Lapeer av.
Schott B P, 825 Lapeer av.
Scholtz J O, 109 N Jefferson av.
Schrems Alex, 619 Genesee av.
Schrems Michael, 311 Genesee av.
Schuch H L, 203 N Hamilton.
Schuch John, 1014 Gratiot av.
Schwemer & Witt, 719-723 Genesee av.
Scott Louis, 118 S Water.
Sherman House, s e cor Baum and Tuscola.
Skelcy Martin, 2010 N Michigan av.
Smith H J, 330 S Water.
Sonsmith Frank, 900 Genesee av.
Stange Wm, 115 S Hamilton.
Stine Peter & Son, 316 Hess av.

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BOTH PHONES 761

Schwahn-Khuen Agency,
INSURANCE WRITERS.

Thourlby Wm, 1101 Holland av.
Trier Herman, 2336 S Michigan av.
Wartenberg C W L, 1203 Court.
Westwood Joseph, 210 S Hamilton.
Whitman Peter & Son, 212 S Washington av.
Wiegand Fred A, 721 N Fayette.
Wilstermann J H, 109 S Weadock av.
Winterhalter Charles, 109 Wadsworth av.
Wisniewski Thomas, 131 N Baum.
Zacharias Henry J, 2701 S Washington av.
Zaetsch Lambert, 1001 Atwater.
Ziem Charles, 223 Hayden.

*SALT CARTS—MNFRS.

WILLCOX ENGINEERING CO, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

SALT DEALERS.

Eddy C K & Sons (Inc), 510 Eddy bldg.
Michigan Salt Association (whol), 301 Eddy bldg.
PHIPPS, PENOYER & CO BRANCH, National Grocer Co, Clinton, n w cor Niagara. (See back bone).

*SALT ELEVATORS AND CONVEYORS.

WILLCOX ENGINEERING CO, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

SALT MNFRS.

BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).
Brand & Hardin Milling Co, 500 S Niagara.
Saginaw Plate Glass Co, S Michigan av beyond limits.

*SALT RAKERS—MNFRS.

WILLCOX ENGINEERING CO, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

*SALT WELL MACHINERY.

JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)
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***SALT WORKS MACHINERY—MNFRS.**

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***SAND-LIME BRICK MACHINERY.**

JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)

SAND AND GRAVEL.

Cresswell Thomas B, cor E Bristol and S Water.
Duggan J J, 1100 N Washington av.
GENESEE COAL CO, 501 Emily. (See right center lines.)
REMER BROS, 300 Madison. (See right side lines.)
SAGINAW COAL CO, W End Genesee av Bridge and 321 N Water. (See left side lines and front cover.)
SCHLATTERER CHRISTIAN G, 327 S Water. (See page 10.)

***SANITARY CLOSETS.**

MARTIN CHARLES J, 808 Janes av. (See left center lines.)

***SANITARY ENGINEERS.**

MARTIN CHARLES J, 808 Janes av. (See left center lines.)

***SANITARY PLUMBING.**

EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)

SASH, DOORS AND BLINDS.

Booth & Boyd Lumber Co, cor Holden and Baum.
BRIGGS & COOPER CO (Ltd), 611-612 Bearinger Bldg. (See front cover and page 4.)
East Side Lumber Co, 309 Hayden.
Hardin D Co The, 605 S Niagara.
Jackson Thomas & Co (Ltd), 2019 S Michigan av.
Mershon, Eddy, Parker & Co, Mershon Station.
Polson Wm & Co, Hess and Jefferson avs.
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Spatz Pickling & Produce Co, 341 Hermansau.
Stine Peter & Son, 312-316 Hess av.

SAUSAGE MNFRS.

(See also Meat Markets.)

Beuthin F C W, 1700-1702 Janes av.
Henning Chas W & Sons, 806-808 Germania av.

SAW MNFRS.

Michigan Saw Co, 101-109 Germania av.

***SAW MILL MACHINERY.**

Mershon W B & Co, Mershon Station.
Wickes Bros, 512 N Water.

***SAWS.**

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)
MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)
SAGINAW HARDWARE CO, 200-208 S Hamilton. (See right side lines.)

SCALE MNFRS.

Anderson Tool Co The, 412 Tuscola.
Toledo Computing Scale Co, 203 S Washington av.

***SCHOOL SUPPLIES.**

SWINTON & CO, 123 S Franklin. (See left bottom lines.)

SCHOOLS.

See Business Colleges; Colleges, Schools, Etc; also Miscellaneous Information.)

***SCHOOLS—STENOGRAPHY.**

BOYD SHORTHAND SCHOOL, cor Warren av and Hayden. (See right center lines.)

***SCHOOLS—TYPEWRITING.**

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POTTER L A STAMP CO, 211 Genesee av. (See left center lines.)

*SECOND HAND FURNITURE.

TIERNEY BROS, 217 Genesee av. (See left bottom lines.)

SECOND-HAND GOODS.

Art Morris, 108 N Jefferson av.
Atkinson Jasper W, 215 S Hamilton.
Fillinger Charles, 123 S Hamilton.
McCrossen E D, 125 S Franklin.
Maturen Andrew, 603 Gratiot av.
Robinson Robert, 306 Court.
Vickery O T, 2900 S Washington av.
Whitney Gorham F, 212 S Hamilton.

SEEDS—WHOLESALE.

Burdick's H B Seed House, 101 Genesee av.
Grenell Wm H, 632 N Niagara.

SEEDS.

CALLAM MILLS, 211-215 N Franklin. (See left top lines.)

SEWER PIPE.
(See also Drain Tile.)

BATZ EDWARD G & SON, 1422 Monroe. (See right center lines.)
GENESEE COAL CO, 501 Emily. (See right center lines.)
REMER BROS, 300 Madison. (See right side lines.)
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)
SAGINAW COAL CO, w end Genesee av Bridge and 321 N Water. (See left side lines and front cover.)

*SEWER PIPE—CEMENT.

SAGINAW COAL CO, W End Genesee av Bridge and 321 N Water. (See left side lines and front cover.)

SEWING MACHINES.

GATELY CO THE, 120-130 S Franklin. (See back cover.)
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Singer Sewing Machine Co, 507 Genesee av.

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White Sewing Machine Co, 224 S Washington av.

SHADE ROLLER MNFRS.

Columbia Western Mills, cor Ring and Wheeler.

***SHAFTING AND HANGERS.**

ALERT PIPE & SUPPLY CO, 201-205 N Washington av. (See left center lines.)

***SHAFTING AND PULLEYS.**

JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)

MORLEY BROS (Inc), 115-129 N Washington av. (See front cover.)

SAGINAW HARDWARE CO, 200-208 S Hamilton. (See right side lines.)

***SHAVINGS AND SAWDUST.**

RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)

***SHEATHING LATH.**

BRIGGS & COOPER CO (LTD), 611-612 Bearinger Bldg. (See front cover and page 4.)

***SHEET IRON WORKERS.**

(See also Tin, Copper and Sheet Iron Workers).

SAGINAW SHEET METAL WORKS, 2060 Genesee.

WILLCOX ENGINEERING CO, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right side lines.)

WINTERSTEIN ED A, 1224 Court. (See right center lines.)

***SHEET METAL GOODS.**

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BECKER BROS, 509 Brockway. (See page 6.)
BLISS & VAN AUKEN, 1100 S Niagara. (See front edge).
BRIGGS & COOPER CO (Ltd), 611-612 Bearinger Bldg. (See front cover and page 4.)
RIPSLINGER BROS, 300 Carrollton and 134 S Franklin. (See right bottom lines and page 1127.)

SHIRT MNFRS.

Duggan Nora, 410 Johnson.
Saginaw Custom Shirt Co, 215 Germania av.

SHIRT WAIST MNFRS.

Bernhard Co The, 300 Court.
Robertson E A Co, 227-233 N Franklin.

SHOEMAKERS.

Ashland Charles, 528 Potter.
BLUE STREAK MESSENGER ELECTRIC BOOT SHOP, 126 S Baum. (See left center lines.)
Bohmann George, 1712 Genesee av.
Bricault Ferdinand, 717 Johnson.
Dalrymple Clarence, 1723 Janes av.
Damm Wm, 200 Hess av.
Dickscheidt Anton, 606 Lyon.
Dorway Albert, 828 Fordney av.
Duffany Joseph, 721 Gratiot av.
Electric Shoe Repair Shop The, 223 N Hamilton.
Falkenhagen J F, 304 Burt.
Fedder Albert, 716 Gratiot av.
Fisher Oswald, 214 S 14th.
Fruechtel John, 1307 Court.
Genske Anton, 1726 N Oakley.
Grams Julius, 1718 Court.
Griffin George, 2703 S Washington av.
Grigware Edward, 106 S Washington av.
Grigware J L, 111 N Jefferson av.
Groll Bernhardt, 1029 Cherry.
Guiette John, 1018 Atwater.
Hawkins Wm B, 1313 Genesee av.
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Oscherowsky Jacob, 214 S Hamilton.
Owen J J, 112 Sears.
Pavesa Michael, 514 S Washington av.
Schultz Wm J, 606 Gratiot av.
Schweinshaupt Ludwig J, 915 N Webster.
Slaggard Joseph, 211 S Woodbridge.
Snyder Thomas, 134 S Baum.
Spindler John, 510 Fraser.
Stoddard Walter, 1010 Gratiot av.
Walk-Over Repairing Dept, 414 Genesee av.
Wargowsky J F, 807 Hoyt av.
Weigl Mathias, 213 S Bates.
Wessel Carl H, 310 N 6th.
Wiechmann Ludwig, 2016 N Michigan av.
Winkler George M, 409 Elinor av.
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Bootie Messenger Service, 109 Lapeer av.
Coenis John, 313 Genesee av.
Dilas G S, 213 Genesee av.
Disentis Demetri P, 417 Genesee av.
Johnell George, 313 Genesee av.
Lange Arthur, 1201 Court.
Posey Willard C, 118 S Washington av.

*SHOE STORE SUPPLIES.

Carlisle F W & Co, 127-129 N Water.

*SHORTHAND REPORTERS.

MACOMBER C C, 502 Bearinger Bldg. (See right top lines.)

*SHORTHAND SCHOOLS.

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*SIGN WRITERS.

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Caldwell J M, 114 N Baum.

Dailey Sign Co, 314 Hancock.

SILO MNFRS.

Farmers Handy Wagon Co, Hess av cor Sheridan av.

*SILVERWARE.

SIEBEL H S, 119 N Hamilton. (See adv in Watches, Clocks and Jewelry).

STOLZ G WILLIAM, 322 Genesee av. (See left side lines.)

WATSON H & CO, 420-422 Genesee av. (See right top lines and page 6.)

SKATING RINKS.

Coliseum Rink, 309 Lapeer av.

Washington Rink, 424 S Washington av.

SKEWER MNFRS.

Berst Mnfg Co, cor Maple and Toothpick av.

*SKYLIGHTS—METAL.

SAGINAW SHEET METAL WORKS, 2060 Genesee.

*SLABWOOD—HEMLOCK AND HARDWOOD.

GENESEE COAL CO, 501 Emily. (See right center lines.)

*SLACK COAL.

GENESEE COAL CO, 501 Emily. (See right center lines.)

*SLATE ROOFING.

SAGINAW SHEET METAL WORKS, 2060 Genesee.

*SMOKE STACK RAISERS.

HAHN CHARLES & SON, 411 S 9th. (See page 1180.)

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*SOCIETY PRINTING.

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*SOLVAY COKE.

GENESEE COAL CO, 501 Emily. (See right center lines.)

*SOUTHERN LANDS.

AMES REALTY CO, 214 Germania av. (See right and left center lines.)

*SOUTHERN LANDS—MISSISSIPPI AND LOUISIANA.

AMES REALTY CO, 214 Germania av. (See right and left center lines.)

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Paxson & Schoeneberg, 213-215 N Hamilton.
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WICKES BOILER CO, 502 N Water. (See left center lines.)

*STAMPING—SHEET METAL.

SAGINAW SHEET METAL WORKS, 2060 Genesee

*STAMPS AND STENCILS.

POTTER L A STAMP CO, 211 Genesee av. (See left center lines.)

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Bennett News Co, 110 N Hamilton.
Moeller A R, 2617 S Washington av.
NEUENDORF FRED W, 505 S Michigan av. (See left center lines.)
NEUENDORF & SCHMECK, 420-422 W Genesee av. (See left center lines.)
SEEMANN & PETERS, 200-212 N Franklin. (See front cover and opp page 908.)
SWINTON & CO, 123 S Franklin. (See left bottom lines.)
Wright B A, 2710 S Washington av.

*STATUARY.

GATELY CO THE, 120-130 S Franklin. (See back cover.)

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***STEAM FITTERS.**

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BLUMENTHAL OTTO F, 706 N Granger. (See opp page 1088.)

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CUROTT ALBERT F, 1006 Van Buren. (See opp page 1088.)

EUREKA HEATING AND VENTILATING CO, 113 117 N Water. (See right bottom lines.)

JACKSON & CHURCH CO, 321-323 N Hamilton. (See page 3.)

JOHNSON J A & CO, 213 S Washington av. (See opp page 1088.)

MARTIN CHARLES J, 808 Janes av. (See left center lines.)

MILLER EDWARD C, 1315 Court. (See opp page 1089.)

SAGINAW HARDWARE CO, 200-208 S Hamilton. (See right side lines.)

Scott E E, 218 S Washington av.

SCOTT WM E, 216 Germania av. (See opp page 1089.)

***STEAM FITTERS' SUPPLIES.**

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Hobson & Co, 501-511 N Water.
Mohr Bros, 1731 Genesee av.
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Pycha Jerome, 201 Geisler blk.
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Robel George A, 218 Germania av.
Standard Woolen Co, 110 Genesee av.
Stemler Herman, 1214 Ames.
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Traub Henry, 207 S Washington av.
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RUMP HENRY, 314 N 2d av. (See page 9.)
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WILLCOX ENGINEERING CO, Willcox Bldg s s Holland av bet Genesee and Warren avs. (See right bottom lines.)

*TANKS—STEEL.

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Dorr T E, 408 Bearinger bldg.
Fordney Hon J W, 18-20 Merrill bldg.
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Smith J S, 2722 S Washington av.
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NEUENDORF FRED W, 505 S Michigan av. (See left center lines.)
NEUENDORF & SCHMECK, 420-422 W Genesee av. (See left center lines.)
PRALL D E & CO, 111 S Jefferson av. (See marginal line front cover.)
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Jerome Bros and Hammond, 413 S Franklin.
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Mercer & Co, 209-211 Genesee av.
MURPHY & O'HARA, 714-716 Genesee Av. (See left top lines).
TANNER M W CO THE, 118-126 N Franklin.

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NEUENDORF & SCHMECK, 420-422 W Genesee av. (See left center lines.)
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